

MARTIN COUNTY UTILITY BOARD

387 East Main Street Suite 140
INEZ, KY 41224

606-298-3885 OFFICE

606-298-4913 Fax

May 20, 2021

Linda C. Bridwell
Executive Director
Kentucky Public Service Commission
211 Sower Blvd.
PO Box 615
Frankfurt, KY 40602-0615

Re: Responses to Commission's First Request for Information; Case No. 2021-00154

Dear Ms. Bridwell:

Attached are Martin County Water District's responses to the Commission Staff's First Request for Information to Martin County Water District.

We look forward to discussing the information with you.

Sincerely,



Craig Miller
Alliance Water Resources, Inc.
Division Manager

cc: Jimmy Don Kerr, Martin County Water District
James A. Sneed, AWR
Ann Perkins, AWR
Brian Cumbo

Responses of Martin County Water District (Martin District) to the Kentucky Public Service Commission's (PSC's) First Request for Information to Martin County Water District dated May 5, 2021; Case No. 2021-00154

Certifications


The following individuals prepared or supervised the preparation of the responses indicated on behalf of Martin District. The responses are true and accurate to the best of the indicated person's knowledge, information and belief after a reasonable inquiry.

Timothy H. Geraghty, President, Alliance Water Resources, Inc.
Responses to PSC requests #1.d and 1.e



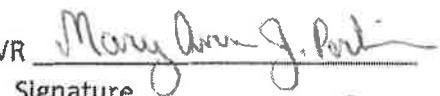
Signature

James A. Sneed, VP/Director of Operations, AWR
Responses to PSC requests #5.a, 5.b, 6, 7, 10



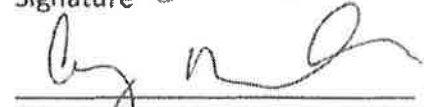
Signature

Mary Ann J. Perkins, VP/Director of Finance & Administration, AWR
Responses to PSC requests #1.a, 1.b, 1.c, 2, 3.c, 3.d, 9.b



Signature

Craig Miller, Division Manager, AWR
Responses to PSC requests #1.f, 1.g, 1.h, 3.a, 3.b, 4, 8, 9.a, 9.c



Signature

Request 1

1. Provide copies of each of the following, and when appropriate, provide in Excel spreadsheet format with all formulas, columns, and rows unprotected and fully accessible:

a. Martin District's general ledger for the calendar years 2020 and 2021 to date;

See Attachments 1a1 (2020) and 1a2 (Jan-Mar2021) in Excel format.

b. Martin District's trial balance for the calendar years 2020 and 2021 to date;

See Attachment 1b1 (2020) and 1b2 (Jan-Mar2021) in Excel format.

c. General Liability Insurance policies for 2020 and the current period, if available;

See Attachments 1c1 (MCWD 2019-20), 1c2 (MCWD Jul-Oct 2020), 1c3 (AWR 2020) and 1c4 (AWR 2021).

d. Hours worked by each employee of Alliance Water Resources, Inc. (Alliance) that works directly with Martin District, separated by regular hours worked, overtime hours worked, and any other form of hourly wage for the calendar year 2020;

Alliance's contract is written for a specific scope of work, not for a specific number of work hours or number of employees. For competitive reasons, Alliance does not provide its employees' names, pay rates or number of hours worked. Per the Professional Operating and Management Agreement for Water Service, labor costs for 2020 were \$633,527.00.

e. A document detailing the names, job titles, job description, and pay rates for each Martin District employee or Alliance employee that works directly with Martin District on December 31, 2018, December 31, 2019, December 31, 2020, and for those currently employed;

The following Martin District information for 2018 and 2019 is based upon all employee W2's provided by Martin District's prior payroll service. "Pay rates" in this response is Box 3 - Social Security Wages - for those employees. Additionally, a list of Martin District's employees provided to Alliance in late 2019 is included as Attachment 1e1 including names, job titles and hourly pay rates at that time. In 2020, Martin District had no employees.

2018

Earl Alley	\$58,757.04
Kathy Carter	\$20,285.37
Marcella Dials	\$21,832.00
Joe Hammond	\$5,500.00
Johnathan Horn	\$24,430.84
Troy Horn	\$35,859.55
Raymond Jude	\$33,353.26
Steven Jude	\$5,203.51
Cameron Justice	\$36,888.00
James McCoy	\$14,620.48
John Mills	\$42,506.14
Brandi Moore	\$24,086.05
Jarrett Moore	\$9,719.57
Deborah Osborne	\$560.07
Elbert Osborne	\$26,446.89
Billy Patrick	\$8,170.85
Helen Proctor	\$10,941.84
Katrina Sansom	\$22,721.62
Michael Sartin	\$56,582.25
Charles G Scott	\$7,323.33
Justin Scott	\$39,055.94
Ryan Smith	\$38,308.33
John Stafford	\$38,478.06

2019

Earl Alley	\$63,115.87
Kathy Carter	\$18,559.20
Marcella Dials	\$25,235.44
Amos Fitch	\$16,562.19
Larry Gartin	\$33,293.59
Johnathan Horn	\$56,083.99
Joshua Horn	\$20,196.99
Troy Horn	\$48,484.26
Raymond Jude	\$5,893.28
Steven Jude	\$41,478.70
Cameron Justice	\$46,434.00
James McCoy	\$21,475.50
Brandi Moore	\$17,460.57
Deborah Osborne	\$14,050.33
Elbert Osborne	\$22,590.01
Billy Patrick	\$50,860.12
Kody Rainwater	\$2,218.50
Katrina Sansom	\$36,689.15
Michael Sartin	\$53,711.84
Charles G Scott	\$9,000.00
Justin Scott	\$24,839.09
Ryan Smith	\$58,995.73
John Stafford	\$39,598.06
Justin Staton	\$22,513.00
Lisa Wilson	\$7,825.95

Alliance had no employees working for Martin District in 2018 or 2019. Alliance's contract is written for a specific scope of work, not for a specific number of work hours or number of employees. For competitive reasons, Alliance does not provide its employees' names, pay rates or number of hours worked. Job titles include: Local Manager 2, Office Manager, Supervisor, Operator 1, Operator 2, Utility Worker 1, Utility Worker 2, AS Billing Clerk, Customer Service Specialist, and AS Clerk. Job descriptions are included as Attachment 1e2.

f. Minutes from Martin District commissioner meetings for the calendar years 2020 and the current period;

See Attachment 1f.

g. A document listing the name of all commissioners for each of the five previous years, and state, individually, the total amount of each benefit paid to, or on the behalf of, each commissioner during each year (i.e., wages, health insurance premiums, life insurance premiums, FICA taxes, etc.);

Jimmy Kerr- Appointed: December 7, 2017, Term Expires: December 7, 2020. Amount paid \$0.00. No benefits paid.

Lee Mueller- Appointed: July 28, 2020, Term Expires: December 7, 2021. Amount paid \$0.00. No benefits paid.

B.J. Slone- Appointed: December 1, 2019, Term Expires: December 1, 2023. Amount paid \$0.00. No benefits paid.

Greg Crum- Appointed: January 1, 2019, Term Expires: January 1, 2022. Amount paid \$0.00. No benefits paid.

John Hensley- Appointed: January 14, 2019, Term Expires: January 14, 2022. Amount paid \$0.00. No benefits paid.

Jaryd Crum resigned effective November 19, 2019. Amount paid \$0.00. No known benefits paid.

Nita Collier, who resigned in late November or early December 2017, was the predecessor to Jimmy Kerr. Predecessor of John Hensley is unknown. Amount paid \$0.00. No known benefits paid.

William Harvey- Appointed May 4, 2011: Resigned late November or early December 2017. Replaced Kevin Davis. Amount paid \$0.00. No known benefits paid.

James Clark- Appointed 2012 or 2013. Resigned July 24, 2017. Replaced Greg Cornett. Amount paid \$0.00. No known benefits paid.

John Haney- Appointed August 17, 2009. Resigned late November or early December 2017. Replaced Greg Scott. Amount paid \$0.00. No known benefits paid.

Nita Collier- Date of appointment unknown but has served since at least 2000. Amount paid \$0.00. No known benefits paid.

John Horn- Appointed July 28, 2016. Resigned December 5, 2018. Amount paid \$0.00. No known benefits paid.

h. Fiscal Court minutes approving each commissioner's appointment and compensation.

See Attachment 1h.

Request 2

2. Provide a copy of the Adjusted Trial Balance showing unaudited account balances, audit adjustments, and audited balances for the calendar year ended 2020 in Excel spreadsheet format with all formulas, columns, and rows unprotected and fully accessible.

See Attachment 2 (2020 Trial Balance in Excel format) and 2a (2020 Audit Adjustments).

Request 3

3. Refer to the Application, Attachment 4, Schedule of Adjusted Operations.

a. Provide the workpapers for the pro forma adjustments described in the References page of the Attachment, and, if available, in Excel spreadsheet format, with all formulas, columns, and rows unprotected and fully accessible.

See Schedule of Adjusted Operations (SAO) in Excel format; Attachment 3a.

b. Confirm that adjustment (D) on the Schedule of Adjusted Operations is explained in adjustment (E) on the References page.

Confirmed.

c. For adjustment (C), state the reason for the one-time payment to Kentucky Retirement Systems (KERS), and documentation of the payment which would include, but is not limited to, a statement from KERS reflecting payment, and any correspondence with KERS regarding the one-time payment.

A payment of \$119,701 was not made by Martin District. This was an audit adjustment made by the auditor after they confirmed that the District's pension liability decreased as of 12/31/2020. See Attachment 2, 2020 MCW Audit Adjustments, Item #8.

d. For adjustment (D), provide invoices for legal services in the amount of \$6,975, and for accounting expenses in the amount of \$25,000.

See Attachments 3d1 (Legal Services) and 3d2 (Wade Stables).

Request 4

4. Provide the number of nonrecurring charges billed during the test period, separated by type of charge, and the total amount billed for each charge type.

See Attachment 4.

Request 5

5. Refer to the Application, Attachment 1, Customer Notice of Proposed Rate Adjustment.

a. Explain how both the proposed minimum bill for each meter size as well as the per 1,000 gallon rate was calculated.

The process for determining the required revenue was based on the creation of Attachment 5a, "DISBUD WITH NEEDED RATE INCREASE." The "Cash Needs Summary" tab in the spreadsheet was set to the required minimum debt coverage of 1.2. The "Rates 2021" tab was then used to go through several what-if scenarios to generate the required revenue. The following factors were considered during the process:

- *Previous rate studies and recommendations.*
- *Minimizing the impact to the end user (i.e., affordability).*
- *Creating sufficient revenue so that the DSS could be applied to outstanding debt as intended.*
- *Disregarding depreciation based on 1) the previous PSC order, 2) available capital funds from other agencies, and 3) Potential for acquisition of additional funds without the use of debt.*
- *Water loss and its impact on rates.*
- *Equity; creating a pro rata increase based on meter size.*

The Rate Tab was constructed in such a manner as to easily run "what if scenarios" and project increased revenue as clearly as possible.

b. Explain and provide any other alternative methods for calculating the proposed rates.

There were no alternative methods used for calculating the new rate. There was a review of the recent information provided to the PSC. Specifically, the rate study conducted by a joint effort between the Kentucky Rural Water Association and Bluewater Kentucky, dated 4 January 2018.

Request 6

6. Refer to the Application, Attachment 1, Customer Notice of Proposed Rate Adjustment. Martin District states that a residential customer consumes an average of 4,000 gallons per month. In Attachment 4(b), Rate Impact From 2021 Budget Submittal, Martin District shows that the average monthly customer usage is approximately 6,000 gallons. Reconcile these two amounts of average customer usage per month.

Both the Customer Notice and the Rate Impact use 4,000 gallons per month for the average usage. The 6,000-gallon use calculation is not intended to be an average but was included to show the greater impact to a customer with higher usage.

Request 7

7. Martin District is requesting that an emergency rate be approved while the Commission completes its review of its rate application. Provide support for this request while also explaining how denying this request could harm the customers of Martin District.

The request for the emergency rate adjustment is supported by the following facts.

- *The amount requested is in line or less than requests that were outlined in earlier reports – specifically the report submitted in 2018 prepared by the KRWA and Bluewater Kentucky (2016 test year).*
 - *The primary reasons for not approving the requested rate at that time were: 1) Lack of professional management and 2) Lack of audited financial data. Both issues have been addressed.*
- *The request is less than that allowed by using the PSC supplied forms for calculating revenue needs.*
- *The average monthly cash shortage is approximately **\$50,000**.*
 - *This means no payments are made to the existing long-term vendor debt.*
 - *The ability to meet existing operational expense payments is in jeopardy and the age of existing operational debt continues to grow.*
- *The request for the budget was deferred until the 2020 test year could be audited. This delay results in the failure to capture **\$125,000** of the projected revenue – any further delay will only exacerbate the already dire financial situation of the Martin County Water District.*
- *The rate request was approved by the Martin District Board in November 2020 and was reported in the local paper. The District and the community need to move forward and continue to build a sustainable system.*

Failure to approve the request will result in the inability of the District to 1) meet the legally required debt coverage and 2) begin to accumulate funds for addressing items that will allow the District to meet minimal operational standards like pump redundancy and backup generators. Failure to address the current and repeatedly shown revenue shortfall is harmful to the District and the community which it serves. If the revenue shortfall is not addressed, it is simply a matter of time until a crisis occurs directly related to the failure to properly fund the system.

Request 8

8. Refer to the Application, Attachments 5 and 6, Current and Proposed Billing Analysis as well as Attachments 5 and 6, Current and Proposed Billing Analysis in Martin District's previous rate application, Case No. 2018-00017. Provide the current and proposed billing analysis in the immediate case in the same format that was provided in Martin District's 2018-00017 filing.

See Attachments 8a (Current Billing Analysis) and 8b (Proposed Billing Analysis).

Request 9

9. Refer to the Application, Attachments 5 and 6, Current and Proposed Billing Analysis.

a. Martin District states that due to accuracy concerns with its BillXpress software, the information is based on six months usage during the time when its INCODE billing software was initiated. Martin District then proposes to annualize the six months usage to calculate a 12-month estimated total. Provide the six months of usage data from the BillXpress software as well as the six month usage data from the INCODE software to compare with the annualized information that was provided in the application.

See Attachments 9a1 (Incode) and 9a2 (Bill Xpress).

b. Explain the accuracy concerns that Martin District has with the billing information compiled by the BillXpress software and why the information provided by the INCODE software is considered to be more accurate.

Bill Xpress software was a custom-made software based on MS Access. The data is not secure and can be changed, deleted, or altered without leaving an audit trail. There is a local firm/person to support it with no other backup support. Reports are also very limited in the software. A single service address may have multiple account numbers so any service history for that address has no practical value.

Incode Software is widely used in the US with customer service support teams available to assist users. The data is secure from users, and the reporting capabilities are far beyond what was available in Bill Xpress. The historical information related to a single service address is retained in the system regardless of the number of occupants who lived at the address. There are system warnings that are triggered during the billing process that did not exist in the prior system in order to eliminate potential errors. Customer deposits are in the system and are automatically applied after a customer moves out. These are other benefits as well.

c. Martin District states that the actual test period revenue and normalized revenue from the billing analysis are both \$2,539,382.28. This indicates that Martin District made no adjustments to the customer billing data from leak adjustments or other adjustments to customers' bills such as misread meters. State whether Martin District made any such adjustments during the test period, and if so, provide them.

Yes, there were adjustments made during the actual test period 2020 and they were applied but not noted on the actual and proposed rate sheets. The actual test period billed revenue for 2020 (adjusted) is \$2,266,462.44.

Note that Bill Xpress has 2 separate adjustment reports, those totals are to be combined.

See Attachments 9c1 (Incode), 9c2 and 9c3 (Bill Xpress).

Request 10

10. Refer to the Application, Attachment 4(a), Revenue Requirement Calculation. Provide a worksheet showing the calculation of the Average Annual Debt Principle and Interest Payments, and Debt Coverage Requirement.

Martin County Water District
From Page 15 of the MCW 2020 Audit
Debt P&I Payments
Debt Schedule

<u>Debt</u>	<u>Budget</u> <u>2021</u>	<u>Budget</u> <u>2022</u>	<u>Budget</u> <u>2023</u>	3YR AVG
Notes Payable				
Principal	\$131,281	\$132,993	\$134,757	
Interest	\$78,829	\$74,382	\$69,887	
Total	\$210,110	\$207,375	\$204,644	\$207,376
Coverage Percentage Required				
= 20%				
KIA Covenant Requires 120%	Coverage Dollar Amount Required			\$41,475.27

List of Attachments – PSC First Request for Information

- 1a1 *General Ledger (2020); separate Excel file*
- 1a2 *General Ledger (Jan-Mar2021); separate Excel file*
- 1b1 *Trial Balances (2020); separate Excel file*
- 1b2 *Trial Balances (Jan-Mar2021); separate Excel file*
- 1c1 *General Liability Insurance Policy (MCWD 2019-20)*
- 1c2 *General Liability Insurance Policy (MCWD Jul-Oct 2020)*
- 1c3 *General Liability Insurance Policy (AWR 2020)*
- 1c4 *General Liability Insurance Policy (AWR 2021)*
- 1e1 *2019 Martin County Water District Employee List*
- 1e2 *Alliance Water Resources Job Descriptions*
- 1f *Martin County Water District Meeting Minutes*
- 1h *Fiscal Court Meeting Minutes*
- 2 *2020 Trial Balances; separate Excel file*
- 2a *2020 Audit Adjustments*
- 3a *Schedule of Adjusted Operations; separate Excel file*
- 3d1 *Invoices – Legal Services*
- 3d2 *Invoices – Wade Stables*
- 4 *Non-recurring Charges*
- 8a *Current Billing Analysis*
- 8b *Proposed Billing Analysis*
- 9a1 *Incode Data*
- 9a2 *Bill Xpress Data*
- 9c1 *Incode Bill Adjustments*
- 9c2 *Bill Xpress Bill Adjustments (Part 1 of 2)*
- 9c3 *Bill Xpress Bill Adjustments (Part 2 of 2)*

EXHIBIT 1a1
GENERAL
LEDGER 2020

EXCEL TO BE FILED
SEPARATELY

Date: May 11, 2021
 Time: 08:30: AM
 User: ANN

Martin County Water District

Page: 1 of 79
 Report: 01620.rpt
 Company: MCW

Detail General Ledger - Standard

Periods: 01-20 Through 12-20 As of: 5/11/2021 Ledger ID: ACTUAL

Jrnl	Tran	Bat	Per	Reference	Tran	Tran	Beginning	Debit	Credit	Ending	
Type	Type	Nbr	Ent	Nbr	Date	Description	Balance	Amount	Amount	Balance	
Acct:	1000	Checking Account-Operations				Sub:	0			Default	
GJ	GL	000000017	01-20	JE 2	5/29/2020	Receipts/Disbursements	0.00	201,596.52			
GJ	GL	000000017	01-20	JE 2	5/29/2020	Receipts/Disbursements	157,100.00	0.00			
GJ	GL	000000017	01-20	JE 2	5/29/2020	Receipts/Disbursements	60,000.00	0.00			
GJ	GL	000000017	01-20	JE 2	5/29/2020	Receipts/Disbursements	0.00	59,207.42			
GJ	GL	000000005	01-20	JE MISC	6/4/2020	Rec opening bal per Sage50	0.00	4,654.92			
GJ	GL	000000020	01-20	JE MISC	6/18/2020	RJE JE 2 1000 to 1010	201,596.52	0.00			
GJ	GL	000000020	01-20	JE MISC	6/18/2020	Record deposit OperationsAcct	474.55	0.00			
AP	HC	000002	01-20	010814	1/22/2020	Summary Release	0.00	82,222.75			
AP	HC	000004	01-20	010822	1/30/2020	Summary Release	0.00	100.00			
GJ	GL	000000029	02-20	JE 2	6/18/2020	Receipts/Disbursements	179,900.00	0.00			
GJ	GL	000000029	02-20	JE 2	6/18/2020	Receipts/Disbursements	6,583.10	0.00			
GJ	GL	000000029	02-20	JE 2	6/18/2020	Receipts/Disbursements	0.00	33,278.35			
^ AP	HC	000006	01-20	010816	2/3/2020	Summary Release	0.00	107,625.41			
AP	HC	000014	02-20	010853	2/24/2020	1032 James Williamson	0.00	115.54			
GJ	GL	000000038	03-20	JE 2	6/19/2020	Receipts/Disbursements	169,000.00	0.00			
GJ	GL	000000038	03-20	JE 2	6/19/2020	Receipts/Disbursements	0.00	29,946.47			
^ AP	HC	000008	01-20	010831	3/16/2020	Summary Release	0.00	176,742.80			
GJ	GL	000000047	04-20	JE 2	6/19/2020	Receipts/Disbursements	187,000.00	0.00			
GJ	GL	000000047	04-20	JE 2	6/19/2020	Receipts/Disbursements	0.00	15,354.79			
^ AP	HC	000012	01-20	001087	4/23/2020	Summary Release	0.00	82,974.41			
^ AP	HC	000010	01-20	010851	4/1/2020	Summary Release	0.00	164,747.83			
^ AP	HC	000024	02-20	010863	4/1/2020	1027 Walker Communications	0.00	89.00			
^ AP	HC	000024	02-20	010866	4/1/2020	1035 Mountain Citizen	0.00	79.54			
^ AP	HC	000024	02-20	010868	4/1/2020	1036 Appalachian States Analyt	0.00	687.50			
^ AP	HC	000024	02-20	010871	4/1/2020	1000 Alliance Water Resources	0.00	82,421.08			
GJ	GL	000000059	05-20	JE 1	6/19/2020	Billing Summary	163,225.30	0.00			
GJ	GL	000000059	05-20	JE 1	6/19/2020	Billing Summary	0.00	792.28			
GJ	GL	000000059	05-20	JE 1	6/19/2020	Billing Summary	0.00	1,619.39			
GJ	GL	000000060	05-20	JE 2	6/19/2020	Receipts/Disbursements	108,612.13	0.00			
GJ	GL	000000060	05-20	JE 2	6/19/2020	Receipts/Disbursements	0.00	112,594.85			
GJ	GL	000000063	05-20	JE 2	6/19/2020	Bank Transactions	0.00	683.79			
^ AP	HC	000016	02-20	010872	5/1/2020	1029 Roy F Collier Comm Center	0.00	751.66			
^ AP	HC	000016	02-20	010874	5/29/2020	1027 Walker Communications	0.00	369.00			
^ AP	HC	000016	02-20	010876	5/29/2020	1033 Kentucky State Treasurer	0.00	33.26			
^ AP	HC	000016	02-20	010877	5/29/2020	1031 KY Rural Water Associatio	0.00	425.00			
^ AP	HC	000022	02-20	010878	5/29/2020	1034 Martin County Water MIS	0.00	62,707.97			
^ AP	VC	000017	02-20	010838	5/29/2020	1022 Advance Auto Parts	414.38	0.00			
GJ	GL	000000066	06-20	JE 1	7/23/2020	Billing Summary	139,487.46	0.00			
GJ	GL	000000066	06-20	JE 1	7/23/2020	Billing Summary	0.00	793.43			
GJ	GL	000000066	06-20	JE 1	7/23/2020	Billing Summary	0.00	1,618.24			
^ GJ	GL	000000065	05-20	JE 2	6/1/2020	Bank Transactions	683.79	0.00			

GJ	GL	000000067	06-20	JE 2	7/23/2020	Receipts/Disbursements	56,975.57	0.00
GJ	GL	000000067	06-20	JE 2	7/23/2020	Receipts/Disbursements	0.00	69,750.10
GJ	GL	000000069	06-20	JE-MISC	7/24/2020	Checks cut but not recorded	0.00	5,039.46
GJ	GL	000000070	06-20	JE-MISC	7/24/2020	Record Misc. Billing Revenue	4,899.25	0.00
GJ	GL	000000070	06-20	JE-MISC	7/24/2020	Record Misc. Billing Revenue	0.00	119.97
GJ	GL	000000073	06-20	JE-MISC	8/20/2020	RJE 06 20 BillXPress unbilled	793.43	0.00
AP	HC	000042	06-20	010880	6/1/2020	1030 Tech2000 Inc	0.00	638.15
AP	HC	000042	06-20	010882	6/1/2020	1029 Roy F Collier Comm Center	0.00	751.66
AP	HC	000042	06-20	010885	6/4/2020	1027 Walker Communications	0.00	89.00
AP	HC	000042	06-20	010886	6/1/2020	1023 Brian Cumbo (Atty)	0.00	1,250.00
AP	HC	000042	06-20	010887	6/4/2020	1026 Tommy Maynard	0.00	500.00
AP	HC	000042	06-20	010888	6/4/2020	1000 Alliance Water Resources	0.00	63,624.84
AP	HC	000042	06-20	010899	6/30/2020	1034 Martin County Water MIS	0.00	15,482.44
AP	HC	000042	06-20	010900	6/4/2020	1034 Martin County Water MIS	0.00	10,807.05
AP	HC	000042	06-20	010901	6/30/2020	1000 Alliance Water Resources	0.00	40,997.33
GJ	GL	000000075	07-20	JE 1	8/21/2020	Billing Summary	151,400.73	0.00
GJ	GL	000000075	07-20	JE 1	8/21/2020	Billing Summary	0.00	118.85
GJ	GL	000000075	07-20	JE 1	8/21/2020	Billing Summary	0.00	2,292.82
GJ	GL	000000076	07-20	JE 2	8/21/2020	Receipts/Disbursements	64,417.14	0.00
GJ	GL	000000076	07-20	JE 2	8/21/2020	Receipts/Disbursements	0.00	34,396.59
GJ	GL	000000085	07-20	JE MISC	8/22/2020	Fix JunJE-KACoTrfrs reversed	789.60	0.00
GJ	GL	000000085	07-20	JE MISC	8/22/2020	RevUnbilledAR June Entry;1000	0.00	793.43
GJ	GL	000000074	06-20	JE-MISC	7/1/2020	Checks cut but not recorded	5,039.46	0.00
GJ	GL	000000082	07-20	JE-MISC	8/21/2020	Adjust for MCS Reimbs.	77,671.78	0.00
GJ	GL	000000082	07-20	JE-MISC	8/21/2020	Adj incorrect rev of June RJE	0.00	5,039.46
GJ	GL	000000082	07-20	JE-MISC	8/21/2020	Adj for Billing Rec	0.00	5,809.85
AP	HC	000046	07-20	010902	7/14/2020	1042 Martin County Sanitation	0.00	18,038.21
AP	HC	000046	07-20	010903	7/14/2020	1042 Martin County Sanitation	0.00	14,367.51
AP	HC	000046	07-20	010906	7/28/2020	1027 Walker Communications	0.00	89.00
AP	HC	000046	07-20	010913	7/28/2020	1026 Tommy Maynard	0.00	500.00
AP	HC	000046	07-20	010915	7/30/2020	1042 Martin County Sanitation	0.00	18,260.90
AP	HC	000046	07-20	010916	7/30/2020	1042 Martin County Sanitation	0.00	26,965.16
AP	HC	000046	07-20	010917	7/30/2020	1034 Martin County Water MIS	0.00	977.91
AP	HC	000046	07-20	010918	7/30/2020	1042 Martin County Sanitation	0.00	40.00
AP	HC	000046	07-20	010928	7/28/2020	1000 Alliance Water Resources	0.00	82,393.28
GJ	GL	000000090	08-20	JE 1	9/18/2020	Billing Summary	170,908.77	0.00
GJ	GL	000000090	08-20	JE 1	9/18/2020	Billing Summary	0.00	235.16
GJ	GL	000000091	08-20	JE 2	9/18/2020	Receipts/Disbursements	65,000.00	0.00
GJ	GL	000000091	08-20	JE 2	9/18/2020	Receipts/Disbursements	0.00	96,595.91
GJ	GL	000000093	08-20	JE-MISC	9/18/2020	Correct JE-1 for 1015 miscode	66,134.68	0.00
GJ	GL	000000095	08-20	JE-MISC	9/19/2020	Adj. NSF Checks for Aug 2020	59.03	0.00
GJ	GL	000000095	08-20	JE-MISC	9/19/2020	Bank error correction	0.00	8.00
AP	HC	000052	08-20	010905	7/28/2020	1000 Alliance Water Resources	0.00	121.33
AP	HC	000052	08-20	010907	7/28/2020	1043 White & Associates	0.00	10,000.00
AP	HC	000052	08-20	010908	7/28/2020	1042 Martin County Sanitation	0.00	1,669.90
AP	HC	000052	08-20	010910	6/30/2020	1023 Brian Cumbo (Atty)	0.00	1,300.00
AP	HC	000052	08-20	010911	7/28/2020	1029 Roy F Collier Comm Center	0.00	753.51
AP	HC	000052	08-20	010912	6/25/2020	1035 Mountain Citizen	0.00	118.56
AP	HC	000052	08-20	010914	7/28/2020	1044 Marcella Dials	0.00	1.90

AP	HC	000052	08-20	010919	7/31/2020	1045 KY Deferred Comp	0.00	120.00
AP	HC	000050	08-20	010920	8/5/2020	1029 Roy F Collier Comm Center	0.00	20.00
AP	HC	000050	08-20	010921	8/5/2020	1000 Alliance Water Resources	0.00	63,938.93
AP	HC	000050	08-20	010924	8/1/2020	1042 Martin County Sanitation	0.00	27,427.00
AP	HC	000050	08-20	010927	8/17/2020	1042 Martin County Sanitation	0.00	22,122.25
AP	HC	000050	08-20	010929	8/25/2020	1029 Roy F Collier Comm Center	0.00	773.51
AP	HC	000050	08-20	010930	8/25/2020	1042 Martin County Sanitation	0.00	131.90
AP	HC	000050	08-20	010931	8/25/2020	1027 Walker Communications	0.00	89.00
AP	HC	000050	08-20	010932	8/25/2020	1026 Tommy Maynard	0.00	500.00
AP	HC	000050	08-20	010933	8/25/2020	1023 Brian Cumbo (Atty)	0.00	1,400.00
AP	HC	000050	08-20	010934	8/25/2020	1000 Alliance Water Resources	0.00	82,331.84
AP	HC	000050	08-20	010935	8/25/2020	1025 Elite (ins)	0.00	2,000.19
AP	HC	000050	08-20	010936	8/25/2020	1042 Martin County Sanitation	0.00	486.62
AP	HC	000050	08-20	010937	8/25/2020	1042 Martin County Sanitation	0.00	81.46
AP	HC	000050	08-20	010938	8/28/2020	1042 Martin County Sanitation	0.00	8,621.49
GJ	GL	0000000101	09-20	JE 1	10/21/2020	Billing Summary	132,388.53	0.00
GJ	GL	0000000101	09-20	JE 1	10/21/2020	Billing Summary	0.00	430.14
GJ	GL	0000000102	09-20	JE 2	10/21/2020	Receipts/Disbursements	9,118.60	0.00
GJ	GL	0000000102	09-20	JE 2	10/21/2020	Receipts/Disbursements	0.00	75,698.10
GJ	GL	0000000104	09-20	JE-MISC	10/21/2020	KLC Refund Check	4,321.75	0.00
GJ	GL	0000000104	09-20	JE-MISC	10/21/2020	Collections Due To MCS	75,609.33	0.00
GJ	GL	0000000104	09-20	JE-MISC	10/21/2020	Refund of Customer Overpayment	0.00	218.30
GJ	GL	0000000104	09-20	JE-MISC	10/21/2020	Adjust Returned Checks to Actu	430.14	0.00
AP	HC	000056	09-20	001029	9/22/2020	1029 Roy F Collier Comm Center	0.00	773.51
AP	HC	000056	09-20	010940	9/22/2020	1000 Alliance Water Resources	0.00	56,907.87
AP	HC	000056	09-20	010945	9/22/2020	1023 Brian Cumbo (Atty)	0.00	662.50
AP	HC	000056	09-20	010946	9/22/2020	1013 Fast Change	0.00	72.00
AP	HC	000056	09-20	010947	9/22/2020	1035 Mountain Citizen	0.00	498.93
AP	HC	000056	09-20	010948	9/22/2020	1026 Tommy Maynard	0.00	500.00
AP	HC	000056	09-20	010949	9/22/2020	1027 Walker Communications	0.00	89.00
GJ	GL	0000000108	10-20	JE 1	11/18/2020	Billing Summary	149,443.25	0.00
GJ	GL	0000000108	10-20	JE 1	11/18/2020	Billing Summary	0.00	573.61
GJ	GL	0000000109	10-20	JE 2	11/18/2020	Receipts/Disbursements	91,020.00	0.00
GJ	GL	0000000109	10-20	JE 2	11/18/2020	Receipts/Disbursements	0.00	111,239.03
GJ	GL	0000000109	10-20	JE 2	11/18/2020	Receipts/Disbursements	1,940.00	0.00
GJ	GL	0000000111	10-20	JE-MISC	11/19/2020	Collections Due To MCS	61,779.31	0.00
GJ	GL	0000000113	10-20	JE-MISC	11/19/2020	Void T. Maynard check #10958	500.00	0.00
AP	HC	000062	10-20	010943	10/27/2020	1042 Martin County Sanitation	0.00	61,450.74
AP	HC	000062	10-20	010950	10/27/2020	1042 Martin County Sanitation	0.00	251.11
AP	HC	000062	10-20	010951	10/27/2020	1000 Alliance Water Resources	0.00	82,222.75
AP	HC	000062	10-20	010953	10/27/2020	1023 Brian Cumbo (Atty)	0.00	1,400.00
AP	HC	000062	10-20	010955	10/27/2020	1042 Martin County Sanitation	0.00	131.90
AP	HC	000062	10-20	010956	10/27/2020	1027 Walker Communications	0.00	89.00
AP	HC	000062	10-20	010957	10/27/2020	1029 Roy F Collier Comm Center	0.00	773.51
AP	HC	000062	10-20	010958	10/27/2020	1026 Tommy Maynard	0.00	500.00
AP	HC	000062	10-20	109341	10/27/2020	1000 Alliance Water Resources	0.00	82,331.84
GJ	GL	0000000116	11-20	JE 1	12/17/2020	Billing Summary	122,594.06	0.00
GJ	GL	0000000116	11-20	JE 1	12/17/2020	Billing Summary	0.00	780.11
GJ	GL	0000000116	11-20	JE 1	12/17/2020	Billing Summary	0.00	100.00

GJ	GL	0000000117	11-20	JE 2	12/17/2020	Receipts/Disbursements	65,237.09	0.00			
GJ	GL	0000000117	11-20	JE 2	12/17/2020	Receipts/Disbursements	0.00	83,265.39			
GJ	GL	0000000117	11-20	JE 2	12/17/2020	Receipts/Disbursements	1,800.00	0.00			
GJ	GL	0000000115	10-20	JE-MISC	11/1/2020	Void T. Maynard check #10958	0.00	500.00			
GJ	GL	0000000125	11-20	JE-MISC	12/17/2020	Collections Due To MCS	46,647.20	0.00			
GJ	GL	0000000125	11-20	JE-MISC	12/17/2020	Check posted to incorrect bank	16,337.00	0.00			
AP	HC	000066	11-20	001106	11/3/2020	1000 Alliance Water Resources	0.00	16,337.00			
AP	HC	000064	11-20	010959	11/2/2020	1042 Martin County Sanitation	0.00	58,408.99			
AP	HC	000064	11-20	010960	11/2/2020	1000 Alliance Water Resources	0.00	50,107.89			
AP	HC	000064	11-20	010961	11/18/2020	1042 Martin County Sanitation	0.00	131.90			
AP	HC	000064	11-20	010962	11/18/2020	1042 Martin County Sanitation	0.00	21,875.35			
AP	HC	000064	11-20	010963	11/20/2020	1000 Alliance Water Resources	0.00	82,222.75			
AP	HC	000064	11-20	010964	11/24/2020	1031 KY Rural Water Associatio	0.00	1,850.00			
AP	HC	000064	11-20	010965	11/24/2020	1046 Wade Stables	0.00	15,000.00			
AP	HC	000064	11-20	010966	11/24/2020	1027 Walker Communications	0.00	89.00			
AP	HC	000064	11-20	010967	11/24/2020	1047 Railroad Management Compa	0.00	529.98			
AP	HC	000064	11-20	109531	11/24/2020	1023 Brian Cumbo (Atty)	0.00	437.50			
AP	HC	000064	11-20	109551	11/2/2020	1042 Martin County Sanitation	0.00	131.90			
AP	HC	000064	11-20	109561	11/2/2020	1027 Walker Communications	0.00	89.00			
AP	HC	000064	11-20	109571	11/2/2020	1029 Roy F Collier Comm Center	0.00	773.51			
GJ	GL	0000000137	12-20	JE 1	1/19/2021	Billing Summary	148,539.50	0.00			
GJ	GL	0000000137	12-20	JE 1	1/19/2021	Billing Summary	0.00	129.20			
GJ	GL	0000000137	12-20	JE 1	1/19/2021	Billing Summary	0.00	87.53			
GJ	GL	0000000138	12-20	JE 2	1/19/2021	Receipts/Disbursements	59,155.84	0.00			
GJ	GL	0000000138	12-20	JE 2	1/19/2021	Receipts/Disbursements	0.00	81,439.44			
GJ	GL	0000000138	12-20	JE 2	1/19/2021	Receipts/Disbursements	2,095.00	0.00			
GJ	GL	0000000141	12-20	JE-MISC	1/21/2021	Collections Due To MCS	73,081.57	0.00			
AP	HC	000070	12-20	010968	12/1/2020	1042 Martin County Sanitation	0.00	26,902.47			
AP	HC	000070	12-20	010969	12/10/2020	1023 Brian Cumbo (Atty)	0.00	600.00			
AP	HC	000070	12-20	010970	12/10/2020	1029 Roy F Collier Comm Center	0.00	773.51			
AP	HC	000070	12-20	010971	12/16/2020	1042 Martin County Sanitation	0.00	40,121.58			
AP	HC	000070	12-20	010972	12/16/2020	1000 Alliance Water Resources	0.00	47,061.09			
AP	HC	000070	12-20	010973	12/22/2020	1029 Roy F Collier Comm Center	0.00	773.51			
AP	HC	000070	12-20	010974	12/22/2020	1027 Walker Communications	0.00	89.00			
AP	HC	000070	12-20	010975	12/22/2020	1023 Brian Cumbo (Atty)	0.00	487.50			
AP	HC	000070	12-20	010976	12/22/2020	1012 Consolidated Pipe	0.00	869.06			
				Sub	0		Total	0.00	3,100,204.84	2,972,992.63	127,212.21
				Acct	1000	Total	0.00	3,100,204.84	2,972,992.63	127,212.21	
Acct: 1005		Checking Account-Payroll				Sub:	0			Default	
GJ	GL	0000000017	01-20	JE 2	5/29/2020	Receipts/Disbursements	33,696.52	0.00			
GJ	GL	0000000005	01-20	JE MISC	6/4/2020	Rec opening bal per Sage50	350.94	0.00			
GJ	GL	0000000015	01-20	JE MISC	6/17/2020	Rec Jan20 PR Acct Transactns	0.00	315.36			
GJ	GL	0000000015	01-20	JE MISC	6/17/2020	Rec Jan20 PR Acct Transactns	0.00	15,940.48			
GJ	GL	0000000015	01-20	JE MISC	6/17/2020	Rec Jan20 PR Acct Transactns	0.00	263.79			
GJ	GL	0000000015	01-20	JE MISC	6/17/2020	Rec Jan20 PR Acct Transactns	0.00	4,575.78			
GJ	GL	0000000015	01-20	JE MISC	6/17/2020	Rec Jan20 PR Acct Transactns	0.00	12,681.95			
GJ	GL	0000000015	01-20	JE MISC	6/17/2020	Rec Jan20 PR Acct Transactns	0.00	34.22			
GJ	GL	0000000015	01-20	JE MISC	6/17/2020	Rec Jan20 PR Acct Transactns	0.00	139.08			
GJ	GL	0000000015	01-20	JE MISC	6/17/2020	Rec Jan20 PR Acct Transactns	0.00	158.20			

GJ	GL	0000000029 02-20	JE 2	6/18/2020	Receipts/Disbursements	6,397.00	0.00				
GJ	GL	0000000029 02-20	JE 2	6/18/2020	Receipts/Disbursements	0.00	6,371.26				
GJ	GL	0000000067 06-20	JE 2	7/23/2020	Receipts/Disbursements-KIA SC	61.90	0.00				
GJ	GL	0000000076 07-20	JE 2	8/21/2020	Receipts/Disbursements-KIA SC	0.00	26.24				
		Sub		0			0.00				
					Total			40,506.36	40,506.36		0.00
	Acct			1005	Total	0.00	40,506.36	40,506.36		0.00	
Acct: 1010	Revenue Fund				Sub:	0			Default		
GJ	GL	0000000016 01-20	JE 1	5/29/2020	Billing Summary	183,519.37	0.00				
GJ	GL	0000000016 01-20	JE 1	5/29/2020	Billing Summary	0.00	735.81				
GJ	GL	0000000016 01-20	JE 1	5/29/2020	Billing Summary	0.00	3,775.55				
GJ	GL	0000000017 01-20	JE 2	5/29/2020	Receipts/Disbursements	0.00	20.18				
GJ	GL	0000000021 01-20	JE 2	6/18/2020	Bank Transactions	0.00	108.24				
GJ	GL	0000000005 01-20	JE MISC	6/4/2020	Rec opening bal per Sage50	24,542.60	0.00				
GJ	GL	0000000020 01-20	JE MISC	6/18/2020	RJE JE 2 1000 to 1010	0.00	201,596.52				
GJ	GL	0000000028 02-20	JE 1	6/18/2020	Billing Summary	213,902.45	0.00				
GJ	GL	0000000028 02-20	JE 1	6/18/2020	Billing Summary	0.00	713.44				
^ GJ	GL	0000000026 01-20	JE 2	2/1/2020	Bank Transactions	108.24	0.00				
GJ	GL	0000000029 02-20	JE 2	6/18/2020	Receipts/Disbursements	670.00	0.00				
GJ	GL	0000000029 02-20	JE 2	6/18/2020	Receipts/Disbursements	0.00	211,005.12				
GJ	GL	0000000029 02-20	JE 2	6/18/2020	Receipts/Disbursements	0.00	126.92				
GJ	GL	0000000032 02-20	JE 2	6/18/2020	Bank Transactions	0.00	822.02				
GJ	GL	0000000037 03-20	JE 1	6/19/2020	Billing Summary	151,393.24	0.00				
GJ	GL	0000000037 03-20	JE 1	6/19/2020	Billing Summary	0.00	201.07				
^ GJ	GL	0000000036 02-20	JE 2	2/29/2020	Bank Transactions	822.02	0.00				
GJ	GL	0000000038 03-20	JE 2	6/19/2020	Receipts/Disbursements	1,195.00	0.00				
GJ	GL	0000000038 03-20	JE 2	6/19/2020	Receipts/Disbursements	0.00	152,500.00				
GJ	GL	0000000038 03-20	JE 2	6/19/2020	Receipts/Disbursements	0.00	22.20				
GJ	GL	0000000041 03-20	JE 2	6/19/2020	Bank Transactions	0.00	1,978.10				
GJ	GL	0000000046 04-20	JE 1	6/19/2020	Billing Summary	146,824.10	0.00				
GJ	GL	0000000046 04-20	JE 1	6/19/2020	Billing Summary	0.00	133.66				
^ GJ	GL	0000000045 03-20	JE 2	4/1/2020	Bank Transactions	1,978.10	0.00				
GJ	GL	0000000047 04-20	JE 2	6/19/2020	Receipts/Disbursements	5,569.99	0.00				
GJ	GL	0000000047 04-20	JE 2	6/19/2020	Receipts/Disbursements	0.00	150,800.00				
GJ	GL	0000000047 04-20	JE 2	6/19/2020	Receipts/Disbursements	0.00	20.03				
GJ	GL	0000000050 04-20	JE 2	6/19/2020	Bank Transactions	1,527.73	0.00				
GJ	GL	0000000052 04-20	JE MISC	6/19/2020	FirstJEMisc backwards	0.00	2,944.54				
GJ	GL	0000000053 04-20	JE MISC	6/19/2020	Fix JE Misc	0.00	55.46				
^ GJ	GL	0000000055 04-20	JE 2	5/1/2020	Bank Transactions	0.00	1,527.73				
GJ	GL	0000000060 05-20	JE 2	6/19/2020	Receipts/Disbursements	57,695.56	0.00				
GJ	GL	0000000060 05-20	JE 2	6/19/2020	Receipts/Disbursements	0.00	63,000.00				
GJ	GL	0000000063 05-20	JE 2	6/19/2020	Bank Transactions	0.00	1,558.22				
^ GJ	GL	0000000057 04-20	JE MISC	5/1/2020	FirstJEMisc backwards	2,944.54	0.00				
^ GJ	GL	0000000058 04-20	JE MISC	5/1/2020	Fix JE Misc	55.46	0.00				
^ GJ	GL	0000000065 05-20	JE 2	6/1/2020	Bank Transactions	1,558.22	0.00				
GJ	GL	0000000067 06-20	JE 2	7/23/2020	Receipts/Disbursements	160.76	0.00				
GJ	GL	0000000067 06-20	JE 2	7/23/2020	Receipts/Disbursements	0.00	9.99				
GJ	GL	0000000076 07-20	JE 2	8/21/2020	Receipts/Disbursements	0.00	170.90				
GJ	GL	0000000085 07-20	JE MISC	8/22/2020	RecJunEntries-DSSXfer Void	916.54	0.00				
GJ	GL	0000000086 07-20	JE MISC	8/22/2020	ReAccrueMayNSF;	0.00	1,558.22				

A	GJ	GL	0000000089	07-20	JE MISC	8/1/2020	ReAccrueMayNSF;	1,558.22	0.00				
	GJ	GL	0000000094	08-20	JE-MISC	9/18/2020	Rev May NSF Accr,	0.00	1,558.22				
					Sub	0			0.00		796,942.14	796,942.14	0.00
					Acct	1010	Total	0.00	796,942.14		796,942.14		0.00
Acct:	1015		Revenue Fund EFT				Sub:	0			Default		
	GJ	GL	0000000016	01-20	JE 1	5/29/2020	Billing Summary	51,377.26	0.00				
	GJ	GL	0000000017	01-20	JE 2	5/29/2020	Receipts/Disbursements	0.00	60,000.00				
	GJ	GL	0000000017	01-20	JE 2	5/29/2020	Receipts/Disbursements	0.00	743.13				
	GJ	GL	0000000005	01-20	JE MISC	6/4/2020	Rec opening bal per Sage50	14,477.72	0.00				
	GJ	GL	0000000013	01-20	JE MISC	6/12/2020	Nov19AddtlSage-FixRevEFTEntrs	0.00	5.59				
	GJ	GL	0000000013	01-20	JE MISC	6/12/2020	Nov19AddtlSage-FixRevEFTEntrs	0.00	293.09				
	GJ	GL	0000000013	01-20	JE MISC	6/12/2020	Nov19AddtlSage-CustRefunds	0.00	56.49				
	GJ	GL	0000000013	01-20	JE MISC	6/12/2020	Nov19AddtlSage-NextBillPayfee	0.00	85.78				
	GJ	GL	0000000013	01-20	JE MISC	6/12/2020	Dec19AddtlSage-FixRevEFTEntrs	2.00	0.00				
	GJ	GL	0000000013	01-20	JE MISC	6/12/2020	Dec19AddtlSage-NextBillPayfee	0.00	80.12				
	GJ	GL	0000000028	02-20	JE 1	6/18/2020	Billing Summary	0.00	608.76				
	GJ	GL	0000000029	02-20	JE 2	6/18/2020	Receipts/Disbursements	46,939.16	0.00				
	GJ	GL	0000000029	02-20	JE 2	6/18/2020	Receipts/Disbursements	0.00	47,991.80				
	GJ	GL	0000000037	03-20	JE 1	6/19/2020	Billing Summary	43,927.33	0.00				
	GJ	GL	0000000037	03-20	JE 1	6/19/2020	Billing Summary	0.00	480.95				
	GJ	GL	0000000038	03-20	JE 2	6/19/2020	Receipts/Disbursements	0.00	43,184.62				
	GJ	GL	0000000046	04-20	JE 1	6/19/2020	Billing Summary	52,320.10	0.00				
	GJ	GL	0000000046	04-20	JE 1	6/19/2020	Billing Summary	0.00	35.44				
	GJ	GL	0000000047	04-20	JE 2	6/19/2020	Receipts/Disbursements	3,000.00	0.00				
	GJ	GL	0000000047	04-20	JE 2	6/19/2020	Receipts/Disbursements	0.00	52,800.00				
	GJ	GL	0000000047	04-20	JE 2	6/19/2020	Receipts/Disbursements-NxtBill	0.00	396.06				
	GJ	GL	0000000059	05-20	JE 1	6/19/2020	Billing Summary	57,928.74	0.00				
	GJ	GL	0000000060	05-20	JE 2	6/19/2020	Receipts/Disbursements	0.00	54,268.23				
	GJ	GL	0000000060	05-20	JE 2	6/19/2020	Receipts/Disbursements-NxtBill	0.00	75.68				
	GJ	GL	0000000066	06-20	JE 1	7/23/2020	Billing Summary	56,047.19	0.00				
	GJ	GL	0000000067	06-20	JE 2	7/23/2020	Receipts/Disbursements	0.00	54,000.00				
	GJ	GL	0000000075	07-20	JE 1	8/21/2020	Billing Summary	56,047.19	0.00				
	GJ	GL	0000000076	07-20	JE 2	8/21/2020	Receipts/Disbursements	0.00	64,146.22				
	GJ	GL	0000000079	07-20	JE-MISC	8/21/2020	Record Diff Book vs Bank Deps	1,332.78	0.00				
	GJ	GL	0000000090	08-20	JE 1	9/18/2020	Billing Summary	66,134.68	0.00				
	GJ	GL	0000000091	08-20	JE 2	9/18/2020	Receipts/Disbursements	0.00	65,154.70				
	GJ	GL	0000000101	09-20	JE 1	10/21/2020	Billing Summary	55,633.61	0.00				
	GJ	GL	0000000102	09-20	JE 2	10/21/2020	Receipts/Disbursements	0.00	7,131.12				
	GJ	GL	0000000104	09-20	JE-MISC	10/21/2020	Returned checks - September	0.00	370.14				
	GJ	GL	0000000108	10-20	JE 1	11/18/2020	Billing Summary	61,711.85	0.00				
	GJ	GL	0000000109	10-20	JE 2	11/18/2020	Receipts/Disbursements	0.00	91,310.21				
	GJ	GL	0000000116	11-20	JE 1	12/17/2020	Billing Summary	53,711.09	0.00				
	GJ	GL	0000000117	11-20	JE 2	12/17/2020	Receipts/Disbursements	0.00	55,763.05				
	GJ	GL	0000000137	12-20	JE 1	1/19/2021	Billing Summary	51,097.78	0.00				
	GJ	GL	0000000138	12-20	JE 2	1/19/2021	Receipts/Disbursements	0.00	48,628.17				
					Sub	0			0.00		671,688.48	647,609.35	24,079.13
					Acct	1015	Total	0.00	671,688.48		647,609.35		24,079.13
Acct:	1050		Cash on Hand				Sub:	0			Default		

GJ	GL	000000005	01-20	JE MISC	6/4/2020	Rec opening bal per Sage50	900.00	0.00			
				Sub	0		Total	0.00	900.00	0.00	900.00
				Acct	1050	Total	0.00	900.00	0.00	900.00	
Acct: 1200		Accounts Receivable		Sub:	0				Default		
^ GJ	GL	000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	0.00	115,582.54			
^ GJ	GL	000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	0.00	59,382.44			
GJ	GL	000000016	01-20	JE 1	5/29/2020	Billing Summary	2,939.18	0.00			
GJ	GL	000000017	01-20	JE 2	5/29/2020	Receipts/Disbursements	661.83	0.00			
GJ	GL	000000021	01-20	JE 2	6/18/2020	Bank Transactions	108.24	0.00			
GJ	GL	000000005	01-20	JE MISC	6/4/2020	Rec opening bal per Sage50	0.00	170,954.58			
GJ	GL	000000012	01-20	JE MISC	6/7/2020	Record Nov19 A/R-lateSageentry	221,885.96	0.00			
GJ	GL	000000012	01-20	JE MISC	6/7/2020	Record Dec19 A/R-lateSageentry	220,784.79	0.00			
GJ	GL	000000013	01-20	JE MISC	6/12/2020	Nov19AddtlSage-FixRevEFTEnts	5.59	0.00			
GJ	GL	000000013	01-20	JE MISC	6/12/2020	Nov19AddtlSage-FixRevEFTEnts	293.09	0.00			
GJ	GL	000000013	01-20	JE MISC	6/12/2020	Nov19AddtlSage-CustRefunds	56.49	0.00			
GJ	GL	000000013	01-20	JE MISC	6/12/2020	1/1-12/31/19 BillingAdjs	678.95	0.00			
GJ	GL	000000013	01-20	JE MISC	6/12/2020	1/1-12/31/19 BillingAdjs	0.00	10,459.11			
^ GJ	GL	000000027	02-20	JE MISC	6/18/2020	RJE orig JE Misc 3500 to 1200	0.00	474.55			
^ GJ	GL	000000027	02-20	JE MISC	6/18/2020	Accr refund-KACO dupl pmt	474.55	0.00			
GJ	GL	000000028	02-20	JE 1	6/18/2020	Billing Summary	0.00	93.77			
GJ	GL	000000028	02-20	JE 1	6/18/2020	Billing Summary	4,994.23	0.00			
^ GJ	GL	000000026	01-20	JE 2	2/1/2020	Bank Transactions	0.00	108.24			
GJ	GL	000000032	02-20	JE 2	6/18/2020	Bank Transactions	822.02	0.00			
GJ	GL	000000037	03-20	JE 1	6/19/2020	Billing Summary	0.00	1,157.51			
^ GJ	GL	000000036	02-20	JE 2	2/29/2020	Bank Transactions	0.00	822.02			
GJ	GL	000000041	03-20	JE 2	6/19/2020	Bank Transactions	1,978.10	0.00			
GJ	GL	000000046	04-20	JE 1	6/19/2020	Billing Summary	0.00	6,332.64			
^ GJ	GL	000000045	03-20	JE 2	4/1/2020	Bank Transactions	0.00	1,978.10			
GJ	GL	000000050	04-20	JE 2	6/19/2020	Bank Transactions	0.00	1,527.73			
GJ	GL	000000052	04-20	JE MISC	6/19/2020	FirstJEMisc backwards	2,944.54	0.00			
GJ	GL	000000053	04-20	JE MISC	6/19/2020	Fix JE Misc	55.46	0.00			
GJ	GL	000000059	05-20	JE 1	6/19/2020	Billing Summary	0.00	40,855.86			
^ GJ	GL	000000055	04-20	JE 2	5/1/2020	Bank Transactions	1,527.73	0.00			
GJ	GL	000000060	05-20	JE 2	6/19/2020	Receipts/Disbursements	151.18	0.00			
GJ	GL	000000063	05-20	JE 2	6/19/2020	Bank Transactions	2,242.01	0.00			
^ GJ	GL	000000057	04-20	JE MISC	5/1/2020	FirstJEMisc backwards	0.00	2,944.54			
^ GJ	GL	000000058	04-20	JE MISC	5/1/2020	Fix JE Misc	0.00	55.46			
GJ	GL	000000066	06-20	JE 1	7/23/2020	Billing Summary	240,358.44	0.00			
GJ	GL	000000066	06-20	JE 1	7/23/2020	Billing Summary	140.00	0.00			
^ GJ	GL	000000065	05-20	JE 2	6/1/2020	Bank Transactions	0.00	2,242.01			
GJ	GL	000000067	06-20	JE 2	7/23/2020	Receipts/Disbursements	1,005.17	0.00			
GJ	GL	000000075	07-20	JE 1	8/21/2020	Billing Summary	50,298.62	0.00			
GJ	GL	000000075	07-20	JE 1	8/21/2020	Billing Summary	140.00	0.00			
GJ	GL	000000076	07-20	JE 2	8/21/2020	Receipts/Disbursements	126.60	0.00			
GJ	GL	000000086	07-20	JE MISC	8/22/2020	ReAccrueMayNSF;	1,558.22	0.00			
GJ	GL	000000079	07-20	JE-MISC	8/21/2020	Record Diff Book vs Bank Deps	0.00	1,332.78			
GJ	GL	000000082	07-20	JE-MISC	8/21/2020	Adj for Billing Rec	5,809.85	0.00			
GJ	GL	000000090	08-20	JE 1	9/18/2020	Billing Summary	0.00	15,543.60			
GJ	GL	000000091	08-20	JE 2	9/18/2020	Receipts/Disbursements	1,261.07	0.00			

^ GJ	GL	000000089	07-20	JE MISC	8/1/2020	ReAccrueMayNSF;	0,00	1,558.22			
GJ	GL	000000093	08-20	JE-MISC	9/18/2020	Correct JE-1 for 1015 miscode	0,00	66,134.68			
GJ	GL	000000094	08-20	JE-MISC	9/18/2020	Rev May NSF Accr.	1,558.22	0,00			
GJ	GL	000000095	08-20	JE-MISC	9/19/2020	Adj. NSF Checks for Aug 2020	0,00	59.03			
GJ	GL	000000097	08-20	JE-MISC	9/19/2020	Adjust for MCS Remits	60,540.62	0,00			
GJ	GL	000000101	09-20	JE 1	10/21/2020	Billing Summary	25,120.52	0,00			
GJ	GL	000000102	09-20	JE 2	10/21/2020	Receipts/Disbursements	391.22	0,00			
GJ	GL	000000104	09-20	JE-MISC	10/21/2020	July Check added to rec. in Se	45.00	0,00			
GJ	GL	000000104	09-20	JE-MISC	10/21/2020	Returned checks - September	370.14	0,00			
GJ	GL	000000104	09-20	JE-MISC	10/21/2020	Refund of Customer Overpayment	218.30	0,00			
GJ	GL	000000104	09-20	JE-MISC	10/21/2020	Adjust Returned Checks to Actu	0,00	430.14			
GJ	GL	000000108	10-20	JE 1	11/18/2020	Billing Summary	1,707.93	0,00			
GJ	GL	000000109	10-20	JE 2	11/18/2020	Receipts/Disbursements	603.28	0,00			
GJ	GL	000000116	11-20	JE 1	12/17/2020	Billing Summary	36,380.94	0,00			
GJ	GL	000000117	11-20	JE 2	12/17/2020	Receipts/Disbursements	46.09	0,00			
GJ	GL	000000117	11-20	JE 2	12/17/2020	Receipts/Disbursements	0,00	5,059.09			
GJ	GL	000000137	12-20	JE 1	1/19/2021	Billing Summary	10,774.07	0,00			
GJ	GL	000000138	12-20	JE 2	1/19/2021	Receipts/Disbursements	64.45	0,00			
^ GJ	GL	000000155	01-21	YE JE-MISC	2/24/2021	Reclass 2019 Audit Entry 17	52,954.62	0,00			
^ GJ	GL	000000156	01-21	YE JE-MISC	2/24/2021	Adj AR AP to reconciled bals	0,00	17,613.13			
^ GJ	GL	000000157	01-21	YE JE-MISC	2/24/2021	Adjust previous YE JE-MISC	0,00	61.88			
				Sub	0			0,00			
						Total		0,00	954,077.31	522,763.65	431,313.66
				Acct	1200	Total		0,00	954,077.31	522,763.65	431,313.66

Acct: 1210		Allowance For Doubtful Accts		Sub:	0					Default	
GJ	GL	000000018	01-20	JE 3	5/29/2020	Monthly Accruals	0,00	4,583.33			
GJ	GL	000000005	01-20	JE MISC	6/4/2020	Rec opening bal per Sage50	0,00	25,476.48			
GJ	GL	000000030	02-20	JE 3	6/18/2020	Monthly Accruals	0,00	4,583.33			
GJ	GL	000000039	03-20	JE 3	6/19/2020	Monthly Accruals	0,00	4,583.33			
GJ	GL	000000046	04-20	JE 1	6/19/2020	Billing Summary	13,899.65	0,00			
GJ	GL	000000048	04-20	JE 3	6/19/2020	Monthly Accruals	0,00	4,583.33			
GJ	GL	000000059	05-20	JE 1	6/19/2020	Billing Summary	45,113.87	0,00			
GJ	GL	000000061	05-20	JE 3	6/19/2020	Monthly Accruals	0,00	4,583.33			
GJ	GL	000000068	06-20	JE 3	7/23/2020	Monthly Accruals	0,00	4,583.33			
GJ	GL	000000077	07-20	JE 3	8/21/2020	Monthly Accruals	0,00	4,583.33			
GJ	GL	000000090	08-20	JE 1	9/18/2020	Billing Summary	0,00	222.42			
GJ	GL	000000092	08-20	JE 3	9/18/2020	Monthly Accruals	0,00	4,583.33			
GJ	GL	000000101	09-20	JE 1	10/21/2020	Billing Summary	171.08	0,00			
GJ	GL	000000103	09-20	JE 3	10/21/2020	Monthly Accruals	0,00	4,583.33			
GJ	GL	000000108	10-20	JE 1	11/18/2020	Billing Summary	1,044.53	0,00			
GJ	GL	000000110	10-20	JE 3	11/18/2020	Monthly Accruals	0,00	4,583.33			
GJ	GL	000000118	11-20	JE 3	12/17/2020	Monthly Accruals	0,00	4,583.33			
GJ	GL	000000139	12-20	JE 3	1/19/2021	Monthly Accruals	0,00	4,583.33			
^ GJ	GL	000000165	01-21	YE JE	12/31/2020	Adj Allow for Bad Debt to \$84K	72,000.00	0,00			
^ GJ	GL	000000145	01-21	YE JE-MISC	2/17/2021	Adj Allw for BD to \$158,000	0,00	137,530.27			
^ GJ	GL	000000158	01-21	YE JE-MISC	2/25/2021	Adj Allow for DA for 360	2,000.00	0,00			
				Sub	0			0,00	134,229.13	218,229.13	-84,000.00
				Acct	1210	Total		0,00	134,229.13	218,229.13	-84,000.00

Acct: 1220 Unbilled Accounts Receivable Sub: 0 Default

^ GJ	GL	0000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	24,833.50	0.00			
GJ	GL	0000000005	01-20	JE MISC	6/4/2020	Rec opening bal per Sage50	292,715.31	0.00			
GJ	GL	0000000073	06-20	JE-MISC	8/20/2020	RJE 06 20 BillXPress unbilled	0.00	202,876.67			
GJ	GL	0000000085	07-20	JE MISC	8/22/2020	RevUnbilledAR June Entry;1000	793.43	0.00			
^ GJ	GL	0000000145	01-21	YE JE-MISC	2/17/2021	Adj Unbilled AR to ye est	0.00	53,407.57			
				Sub	0			0.00			
						Total		0.00	318,342.24	256,284.24	62,058.00
				Acct	1220	Total	0.00	318,342.24	256,284.24	62,058.00	
Acct:	1230	Accounts Receivable-Other				Sub:	0			Default	
GJ	GL	0000000005	01-20	JE MISC	6/4/2020	Rec opening bal per Sage50	59,382.44	0.00			
GJ	GL	0000000029	02-20	JE 2	6/18/2020	Receipts/Disbursements	0.00	6,427.82			
^ GJ	GL	0000000155	01-21	YE JE-MISC	2/24/2021	Reclass 2019 Audit Entry 17	0.00	52,954.62			
				Sub	0			0.00			
						Total		0.00	59,382.44	59,382.44	0.00
				Acct	1230	Total	0.00	59,382.44	59,382.44	0.00	
Acct:	1250	Inventory				Sub:	0			Default	
GJ	GL	0000000005	01-20	JE MISC	6/4/2020	Rec opening bal per Sage50	8,376.76	0.00			
^ GJ	GL	0000000145	01-21	YE JE-MISC	2/17/2021	Adj Inventory to actual	0.00	3,810.58			
				Sub	0			0.00			
						Total		0.00	8,376.76	3,810.58	4,566.18
				Acct	1250	Total	0.00	8,376.76	3,810.58	4,566.18	
Acct:	1270	Prepaid Expenses				Sub:	0			Default	
^ GJ	GL	0000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	9,595.05	0.00			
^ GJ	GL	0000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	4,476.18	0.00			
^ GJ	GL	0000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	6,921.03	0.00			
GJ	GL	0000000017	01-20	JE 2	5/29/2020	Receipts/Disbursements-IPFS	3,618.54	0.00			
GJ	GL	0000000018	01-20	JE 3	5/29/2020	Monthly Accruals	0.00	3,413.36			
GJ	GL	0000000005	01-20	JE MISC	6/4/2020	Rec opening bal per Sage50	0.00	7,211.84			
GJ	GL	0000000029	02-20	JE 2	6/18/2020	Receipts/Disbursements-IPFS	3,618.54	0.00			
GJ	GL	0000000030	02-20	JE 3	6/18/2020	Monthly Accruals	0.00	3,413.36			
GJ	GL	0000000038	03-20	JE 2	6/19/2020	Receipts/Disbursements-IPFS	3,618.54	0.00			
GJ	GL	0000000039	03-20	JE 3	6/19/2020	Monthly Accruals	0.00	3,413.36			
GJ	GL	0000000043	03-20	JE MISC	6/19/2020	RJE EliteInsAgncyCk#10831	3,524.30	0.00			
GJ	GL	0000000047	04-20	JE 2	6/19/2020	Receipts/Disbursements-IPFS	3,618.54	0.00			
GJ	GL	0000000048	04-20	JE 3	6/19/2020	Monthly Accruals	0.00	3,413.36			
GJ	GL	0000000060	05-20	JE 2	6/19/2020	Receipts/Disbursements-IPFS	3,618.54	0.00			
GJ	GL	0000000061	05-20	JE 3	6/19/2020	Monthly Accruals	0.00	3,413.36			
GJ	GL	0000000068	06-20	JE 3	7/23/2020	Monthly Accruals	0.00	3,413.36			
GJ	GL	0000000077	07-20	JE 3	8/21/2020	Monthly Accruals	0.00	3,413.36			
GJ	GL	0000000091	08-20	JE 2	9/18/2020	Receipts/Disbursements-IPFS	14,111.83	0.00			
GJ	GL	0000000092	08-20	JE 3	9/18/2020	Monthly Accruals	0.00	3,413.36			
GJ	GL	0000000099	08-20	JE MISC	8/31/2020	Rem8/25/20 Sept Rent fr Aug FS	773.51	0.00			
GJ	GL	0000000103	09-20	JE 3	10/21/2020	Monthly Accruals	0.00	3,413.36			
^ GJ	GL	0000000100	08-20	JE MISC	9/1/2020	Rem8/25/20 Sept Rent fr Aug FS	0.00	773.51			
GJ	GL	0000000105	09-20	JE-MISC	10/22/2020	October Rent paid in September	773.51	0.00			
GJ	GL	0000000110	10-20	JE 3	11/18/2020	Monthly Accruals	0.00	3,413.36			
^ GJ	GL	0000000107	09-20	JE-MISC	10/1/2020	October Rent paid in September	0.00	773.51			
GJ	GL	0000000112	10-20	JE-MISC	11/19/2020	Nov Rent paid in Oct	773.51	0.00			
GJ	GL	0000000118	11-20	JE 3	12/17/2020	Monthly Accruals	0.00	3,413.36			
^ GJ	GL	0000000114	10-20	JE-MISC	11/1/2020	Nov Rent paid in Oct	0.00	773.51			

	GJ	GL	000000127	11-20	JE-MISC	12/17/2020	Dec Rent paid in Nov	773.51	0.00			
	AP	VO	000063	11-20	000146	12/16/2020	1047 Railroad Management Compa	529.98	0.00			
	GJ	GL	000000139	12-20	JE 3	1/19/2021	Monthly Accruals	0.00	3,413.36			
	^ GJ	GL	000000136	11-20	JE-MISC	12/1/2020	Dec Rent paid in Nov	0.00	773.51			
	GJ	GL	000000142	12-20	JE-MISC	1/21/2021	Two mos rent prepaid in Dec	1,547.02	0.00			
	^ GJ	GL	000000145	01-21	YE JE-MISC	2/17/2021	Adj Accr Interest Payable	0.00	773.51			
	^ GJ	GL	000000146	01-21	YE JE-MISC	2/19/2021	Adjust Prepaid Expenses 123120	0.00	802.81			
					Sub	0			0.00			
					Total				0.00	61,892.13	52,842.52	9,049.61
					Acct	1270		0.00	61,892.13	52,842.52	9,049.61	
Acct: 1300		Land			Sub:	0					Default	
	GJ	GL	000000005	01-20	JE MISC	6/4/2020	Rec opening bal per Sage50	214,713.83	0.00			
					Sub	0			0.00			
					Total				0.00	214,713.83	0.00	214,713.83
					Acct	1300		0.00	214,713.83	0.00	214,713.83	
Acct: 1310		Water Supply & Distr System			Sub:	0					Default	
	^ GJ	GL	000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	2,019.57	0.00			
	^ GJ	GL	000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	13,923.00	0.00			
	^ GJ	GL	000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	0.00	49.90			
	^ GJ	GL	000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	2,014.84	0.00			
	GJ	GL	000000005	01-20	JE MISC	6/4/2020	Rec opening bal per Sage50	28,197,113.19	0.00			
	^ GJ	GL	000000160	01-21	YE JE MISC	12/31/2020	RJE Other Plant & Misc Equip	0.00	887,576.68			
	^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #20 Group 306	0.00	8,246.00			
	^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #353 Group 331	0.00	3,343.50			
	^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #489 Group 331	0.00	103.57			
	^ GJ	GL	000000162	01-21	YE JE MISC	12/31/2020	RJE Audit 12/31/19	725.00	0.00			
	^ GJ	GL	000000162	01-21	YE JE MISC	12/31/2020	RJE Audit 12/31/19	0.00	0.50			
	^ GJ	GL	000000164	01-21	YE JE MISC	12/31/2020	RJE Audit 12/31/19	0.00	0.02			
					Sub	0			0.00			
					Total				0.00	28,215,795.60	899,320.17	27,316,475.43
					Acct	1310		0.00	28,215,795.60	899,320.17	27,316,475.43	
Acct: 1320		Buildings			Sub:	0					Default	
	GJ	GL	000000005	01-20	JE MISC	6/4/2020	Rec opening bal per Sage50	500,263.89	0.00			
					Sub	0			0.00			
					Total				0.00	500,263.89	0.00	500,263.89
					Acct	1320		0.00	500,263.89	0.00	500,263.89	
Acct: 1330		Equipment & Furniture			Sub:	0					Default	
	^ GJ	GL	000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	36,220.00	0.00			
	^ GJ	GL	000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	725.00	0.00			
	^ GJ	GL	000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	0.00	824.42			
	^ GJ	GL	000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	1,396.94	0.00			
	^ GJ	GL	000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	1,400.00	0.00			
	^ GJ	GL	000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	8,311.00	0.00			
	^ GJ	GL	000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	1,295.00	0.00			
	GJ	GL	000000005	01-20	JE MISC	6/4/2020	Rec opening bal per Sage50	5,629,715.77	0.00			
	^ GJ	GL	000000159	01-21	YE JE MISC	12/31/2020	Audit RJE 12/31/19	824.42	0.00			
	^ GJ	GL	000000159	01-21	YE JE MISC	12/31/2020	Audit RJE 12/31/19	0.00	1,400.00			
	^ GJ	GL	000000159	01-21	YE JE MISC	12/31/2020	Audit RJE 12/31/19	0.00	1,295.00			
	^ GJ	GL	000000160	01-21	YE JE MISC	12/31/2020	RJE Other Plant & Misc Equip	887,576.68	0.00			
	^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #352 Group 311	0.00	3,000.00			
	^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #435 Group 311	0.00	1,190.00			

^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #484 Group 311	0.00	1,240.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #528 Group 311	0.00	184.32
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #142 Group 339	0.00	323.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #143 Group 339	0.00	323.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #226 Group 339	0.00	594.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #243 Group 339	0.00	125.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #106 Group 340	0.00	277.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #107 Group 340	0.00	140.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #109 Group 340	0.00	1,500.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #112 Group 340	0.00	130.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #113 Group 340	0.00	235.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #114 Group 340	0.00	280.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #115 Group 340	0.00	472.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #116 Group 340	0.00	221.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #117 Group 340	0.00	498.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #118 Group 340	0.00	748.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #119 Group 340	0.00	206.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #120 Group 340	0.00	568.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #121 Group 340	0.00	157.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #122 Group 340	0.00	270.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #125 Group 340	0.00	828.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #127 Group 340	0.00	947.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #128 Group 340	0.00	695.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #129 Group 340	0.00	499.19
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #130 Group 340	0.00	644.38
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #153 Group 340	0.00	7,023.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #174 Group 340	0.00	189.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #175 Group 340	0.00	159.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #176 Group 340	0.00	630.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #177 Group 340	0.00	795.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #178 Group 340	0.00	260.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #180 Group 340	0.00	662.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #183 Group 340	0.00	189.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #184 Group 340	0.00	2,037.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #185 Group 340	0.00	180.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #186 Group 340	0.00	199.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #188 Group 340	0.00	1,595.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #189 Group 340	0.00	298.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #190 Group 340	0.00	544.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #193 Group 340	0.00	499.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #196 Group 340	0.00	165.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #197 Group 340	0.00	249.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #198 Group 340	0.00	149.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #199 Group 340	0.00	492.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #200 Group 340	0.00	248.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #201 Group 340	0.00	2,488.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #202 Group 340	0.00	302.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #203 Group 340	0.00	2,995.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #204 Group 340	0.00	222.57

^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #206 Group 340	0.00	3,412.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #209 Group 340	0.00	1,618.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #210 Group 340	0.00	10,703.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #224 Group 340	0.00	139.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #248 Group 340	0.00	685.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #256 Group 340	0.00	595.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #263 Group 340	0.00	1,964.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #310 Group 340	0.00	172.43
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #311 Group 340	0.00	880.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #312 Group 340	0.00	181.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #313 Group 340	0.00	147.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #314 Group 340	0.00	209.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #315 Group 340	0.00	269.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #316 Group 340	0.00	237.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #319 Group 340	0.00	294.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #320 Group 340	0.00	315.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #321 Group 340	0.00	108.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #322 Group 340	0.00	160.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #323 Group 340	0.00	3,386.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #324 Group 340	0.00	1,000.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #325 Group 340	0.00	474.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #327 Group 340	0.00	803.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #328 Group 340	0.00	326.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #329 Group 340	0.00	1,903.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #330 Group 340	0.00	5,479.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #332 Group 340	0.00	495.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #384 Group 340	0.00	8,799.01
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #385 Group 340	0.00	1,324.02
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #405 Group 340	0.00	399.99
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #412 Group 340	0.00	339.99
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #414 Group 340	0.00	69.98
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #418 Group 340	0.00	2,699.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #419 Group 340	0.00	179.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #420 Group 340	0.00	279.94
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #421 Group 340	0.00	278.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #422 Group 340	0.00	1,473.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #425 Group 340	0.00	129.99
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #467 Group 340	0.00	7,378.42
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #468 Group 340	0.00	2,850.50
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #501 Group 340	0.00	241.60
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #553 Group 340	0.00	17,869.82
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #568 Group 340	0.00	1,249.50
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #570 Group 340	0.00	938.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #76 Group 343	0.00	1,755.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #138 Group 343	0.00	420.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #141 Group 343	0.00	250.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #144 Group 343	0.00	241.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #146 Group 343	0.00	625.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #147 Group 343	0.00	228.00

^ GJ	GL	0000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #148 Group 343	0.00	261.00			
^ GJ	GL	0000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #149 Group 343	0.00	171.00			
^ GJ	GL	0000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #150 Group 343	0.00	265.00			
^ GJ	GL	0000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #152 Group 343	0.00	1,348.00			
^ GJ	GL	0000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #225 Group 343	0.00	502.00			
^ GJ	GL	0000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #227 Group 343	0.00	1,267.00			
^ GJ	GL	0000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #228 Group 343	0.00	297.00			
^ GJ	GL	0000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #230 Group 343	0.00	162.00			
^ GJ	GL	0000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #232 Group 343	0.00	452.00			
^ GJ	GL	0000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #233 Group 343	0.00	399.00			
^ GJ	GL	0000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #236 Group 343	0.00	4,019.00			
^ GJ	GL	0000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #238 Group 343	0.00	423.00			
^ GJ	GL	0000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #239 Group 343	0.00	269.00			
^ GJ	GL	0000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #241 Group 343	0.00	149.00			
^ GJ	GL	0000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #245 Group 343	0.00	8,546.00			
^ GJ	GL	0000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #246 Group 343	0.00	1,300.00			
^ GJ	GL	0000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #247 Group 343	0.00	162.00			
^ GJ	GL	0000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #249 Group 343	0.00	918.00			
^ GJ	GL	0000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #252 Group 343	0.00	300.00			
^ GJ	GL	0000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #253 Group 343	0.00	338.00			
^ GJ	GL	0000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #255 Group 343	0.00	715.00			
^ GJ	GL	0000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #258 Group 343	0.00	699.00			
^ GJ	GL	0000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #427 Group 343	0.00	1,341.00			
^ GJ	GL	0000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #478 Group 343	0.00	4,207.37			
^ GJ	GL	0000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #479 Group 343	0.00	550.20			
^ GJ	GL	0000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #521 Group 343	0.00	4,251.00			
^ GJ	GL	0000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #522 Group 343	0.00	253.00			
^ GJ	GL	0000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #572 Group 343	0.00	1,546.14			
^ GJ	GL	0000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #573 Group 343	0.00	3,740.17			
^ GJ	GL	0000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #574 Group 343	0.00	1,008.00			
^ GJ	GL	0000000162	01-21	YE JE MISC	12/31/2020	RJE Audit 12/31/19	0.00	725.00			
^ GJ	GL	0000000164	01-21	YE JE MISC	12/31/2020	RJE Audit 12/31/19	0.00	0.39			
		Sub			0		Total	0.00	6,567,464.81	168,941.34	6,398,523.47

Acct 1330 Total 0.00 6,567,464.81 168,941.34 6,398,523.47

Acct: 1340	Vehicles & Trailers	Sub:	0	Default							
GJ	GL	0000000005	01-20	JE MISC	6/4/2020	Rec opening bal per Sage50	339,794.47	0.00			
GJ	GL	0000000010	01-20	JE MISC	6/11/2020	Rec N/P Tommy's Auto Sales	0.00	6,000.00			
GJ	GL	0000000011	01-20	JE MISC	6/11/2020	Fix orig JE N/P; backwards	12,000.00	0.00			
GJ	GL	0000000012	01-20	JE MISC	6/7/2020	RecNov&Dec19 pmts-lateSageEntr	0.00	1,000.00			
^ GJ	GL	0000000159	01-21	YE JE MISC	12/31/2020	Audit RJE 12/31/19	0.00	824.42			
^ GJ	GL	0000000159	01-21	YE JE MISC	12/31/2020	Audit RJE 12/31/19	1,400.00	0.00			
^ GJ	GL	0000000159	01-21	YE JE MISC	12/31/2020	Audit RJE 12/31/19	1,295.00	0.00			
^ GJ	GL	0000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #132 Group 341	0.00	9,584.00			
^ GJ	GL	0000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #213 Group 341	0.00	8,288.00			
^ GJ	GL	0000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #214 Group 341	0.00	8,986.00			
^ GJ	GL	0000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #217 Group 341	0.00	10,680.00			
^ GJ	GL	0000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #621 Group 341	0.00	1,653.40			
		Sub			0		Total	0.00	354,489.47	47,015.82	307,473.65

Acct:		1350	Construction Work In Progress		1340	Total	0.00	354,489.47	47,015.82	307,473.65	
Sub:						0			Default		
AP	VO	000027	02-20	000060	6/18/2020	1039 Bell Engineering	2,400.00	0.00			
AP	VO	000027	02-20	000061	6/18/2020	1039 Bell Engineering	9,600.00	0.00			
GJ	GL	0000000040	03-20		6/19/2020	A/P Accrual	79.54	0.00			
AP	VO	000031	03-20	000063	6/18/2020	1039 Bell Engineering	10,200.00	0.00			
AP	VO	000031	03-20	000064	6/18/2020	1041 Big Sandy Add	1,800.00	0.00			
^ GJ	GL	0000000044	03-20		4/1/2020	A/P Accrual	0.00	79.54			
AP	VO	000033	04-20	000065	6/19/2020	1039 Bell Engineering	9,600.00	0.00			
GJ	GL	0000000062	05-20	JE 4	6/19/2020	A/P Accrual	375.70	0.00			
AP	VO	000035	05-20	000066	6/19/2020	1039 Bell Engineering	7,500.00	0.00			
AP	VO	000035	05-20	000067	6/19/2020	1041 Big Sandy Add	1,345.00	0.00			
^ GJ	GL	0000000064	05-20	JE 4	6/1/2020	A/P Accrual	0.00	375.70			
AP	VO	000040	06-20	000073	6/19/2020	1039 Bell Engineering	10,900.00	0.00			
AP	VO	000047	07-20	000092	7/15/2020	1039 Bell Engineering	10,000.00	0.00			
AP	VO	000071	12-20	000159	1/13/2021	1039 Bell Engineering	12,970.40	0.00			
AP	VO	000071	12-20	000160	1/13/2021	1041 Big Sandy Add	3,000.00	0.00			
AP	VO	000071	12-20	000161	1/13/2021	1039 Bell Engineering	2,250.00	0.00			
AP	VO	000071	12-20	000162	1/13/2021	1039 Bell Engineering	17,250.00	0.00			
AP	VO	000071	12-20	000163	1/13/2021	1039 Bell Engineering	2,594.08	0.00			
AP	VO	000071	12-20	000164	1/13/2021	1039 Bell Engineering	9,715.38	0.00			
AP	VO	000071	12-20	000165	1/13/2021	1041 Big Sandy Add	3,000.00	0.00			
AP	VO	000071	12-20	000166	1/13/2021	1039 Bell Engineering	15,024.84	0.00			
AP	VO	000071	12-20	000167	1/13/2021	1048 Boca Enterprises Inc	66,352.00	0.00			
AP	VO	000071	12-20	000168	1/13/2021	1039 Bell Engineering	500.00	0.00			
AP	VO	000071	12-20	000169	1/13/2021	1039 Bell Engineering	15,000.00	0.00			
AP	VO	000071	12-20	000170	1/13/2021	1048 Boca Enterprises Inc	120,040.20	0.00			
Sub					0	Total	0.00	0.00	331,497.14	455.24	331,041.90
Acct:		1360	Accumulated Depreciation		1350	Total	0.00	331,497.14	455.24	331,041.90	
Sub:						0			Default		
^ GJ	GL	0000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	0.00	6,827.75			
^ GJ	GL	0000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	0.00	16,990.98			
GJ	GL	0000000018	01-20	JE 3	5/29/2020	Monthly Accruals	0.00	64,583.33			
GJ	GL	0000000005	01-20	JE MISC	6/4/2020	Rec opening bal per Sage50	0.00	16,542,164.08			
GJ	GL	0000000030	02-20	JE 3	6/18/2020	Monthly Accruals	0.00	64,583.33			
GJ	GL	0000000039	03-20	JE 3	6/19/2020	Monthly Accruals	0.00	64,583.33			
GJ	GL	0000000048	04-20	JE 3	6/19/2020	Monthly Accruals	0.00	64,583.33			
GJ	GL	0000000061	05-20	JE 3	6/19/2020	Monthly Accruals	0.00	64,583.33			
GJ	GL	0000000068	06-20	JE 3	7/23/2020	Monthly Accruals	0.00	64,583.33			
GJ	GL	0000000077	07-20	JE 3	8/21/2020	Monthly Accruals	0.00	64,583.33			
GJ	GL	0000000092	08-20	JE 3	9/18/2020	Monthly Accruals	0.00	64,583.33			
GJ	GL	0000000103	09-20	JE 3	10/21/2020	Monthly Accruals	0.00	64,583.33			
GJ	GL	0000000110	10-20	JE 3	11/18/2020	Monthly Accruals	0.00	64,583.33			
GJ	GL	0000000118	11-20	JE 3	12/17/2020	Monthly Accruals	0.00	64,583.33			
GJ	GL	0000000139	12-20	JE 3	1/19/2021	Monthly Accruals	0.00	64,583.33			
^ GJ	GL	0000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #20 Group 306	4,580.76	0.00			
^ GJ	GL	0000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #352 Group 311	3,000.00	0.00			
^ GJ	GL	0000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #435 Group 311	1,190.00	0.00			

^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #484 Group 311	1,240.00	0.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #528 Group 311	184.32	0.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #353 Group 331	1,829.96	0.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #489 Group 331	45.42	0.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #142 Group 339	323.00	0.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #143 Group 339	323.00	0.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #226 Group 339	594.00	0.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #243 Group 339	125.00	0.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #106 Group 340	277.00	0.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #107 Group 340	140.00	0.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #109 Group 340	1,500.00	0.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #112 Group 340	130.00	0.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #113 Group 340	235.00	0.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #114 Group 340	280.00	0.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #115 Group 340	472.00	0.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #116 Group 340	221.00	0.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #117 Group 340	498.00	0.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #118 Group 340	748.00	0.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #119 Group 340	206.00	0.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #120 Group 340	568.00	0.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #121 Group 340	157.00	0.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #122 Group 340	270.00	0.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #125 Group 340	828.00	0.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #127 Group 340	947.00	0.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #128 Group 340	695.00	0.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #129 Group 340	499.19	0.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #130 Group 340	644.38	0.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #153 Group 340	7,023.00	0.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #174 Group 340	189.00	0.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #175 Group 340	159.00	0.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #176 Group 340	630.00	0.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #177 Group 340	795.00	0.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #178 Group 340	260.00	0.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #180 Group 340	662.00	0.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #183 Group 340	189.00	0.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #184 Group 340	2,037.00	0.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #185 Group 340	180.00	0.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #186 Group 340	199.00	0.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #188 Group 340	1,595.00	0.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #189 Group 340	298.00	0.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #190 Group 340	544.00	0.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #193 Group 340	499.00	0.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #196 Group 340	165.00	0.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #197 Group 340	249.00	0.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #198 Group 340	149.00	0.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #199 Group 340	492.00	0.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #200 Group 340	248.00	0.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #201 Group 340	2,488.00	0.00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #202 Group 340	302.00	0.00

^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #203 Group 340	2,995.00	0,00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #204 Group 340	222.57	0,00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #206 Group 340	3,412.00	0,00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #209 Group 340	1,618.00	0,00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #210 Group 340	10,703.00	0,00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #224 Group 340	139.00	0,00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #248 Group 340	685.00	0,00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #256 Group 340	595.00	0,00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #263 Group 340	1,964.00	0,00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #310 Group 340	172.43	0,00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #311 Group 340	880.00	0,00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #312 Group 340	181.00	0,00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #313 Group 340	147.00	0,00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #314 Group 340	209.00	0,00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #315 Group 340	269.00	0,00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #316 Group 340	237.00	0,00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #319 Group 340	294.00	0,00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #320 Group 340	315.00	0,00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #321 Group 340	108.00	0,00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #322 Group 340	160.00	0,00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #323 Group 340	3,386.00	0,00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #324 Group 340	1,000.00	0,00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #325 Group 340	474.00	0,00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #327 Group 340	803.00	0,00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #328 Group 340	326.00	0,00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #329 Group 340	1,903.00	0,00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #330 Group 340	5,479.00	0,00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #332 Group 340	495.00	0,00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #384 Group 340	8,799.01	0,00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #385 Group 340	1,324.02	0,00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #405 Group 340	399.99	0,00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #412 Group 340	339.99	0,00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #414 Group 340	69.98	0,00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #418 Group 340	2,699.00	0,00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #419 Group 340	179.00	0,00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #420 Group 340	279.94	0,00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #421 Group 340	278.00	0,00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #422 Group 340	1,473.00	0,00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #425 Group 340	129.99	0,00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #467 Group 340	7,378.42	0,00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #468 Group 340	2,850.50	0,00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #501 Group 340	241.60	0,00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #553 Group 340	17,869.82	0,00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #568 Group 340	1,249.50	0,00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #570 Group 340	938.00	0,00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #132 Group 341	9,584.00	0,00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #213 Group 341	8,288.00	0,00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #214 Group 341	8,986.00	0,00
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #217 Group 341	10,680.00	0,00

^ GJ	GL	0000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #621 Group 341	1,653.40	0.00				
^ GJ	GL	0000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #76 Group 343	1,755.00	0.00				
^ GJ	GL	0000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #138 Group 343	420.00	0.00				
^ GJ	GL	0000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #141 Group 343	250.00	0.00				
^ GJ	GL	0000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #144 Group 343	241.00	0.00				
^ GJ	GL	0000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #146 Group 343	625.00	0.00				
^ GJ	GL	0000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #147 Group 343	228.00	0.00				
^ GJ	GL	0000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #148 Group 343	261.00	0.00				
^ GJ	GL	0000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #149 Group 343	171.00	0.00				
^ GJ	GL	0000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #150 Group 343	265.00	0.00				
^ GJ	GL	0000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #152 Group 343	1,348.00	0.00				
^ GJ	GL	0000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #225 Group 343	502.00	0.00				
^ GJ	GL	0000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #227 Group 343	1,267.00	0.00				
^ GJ	GL	0000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #228 Group 343	297.00	0.00				
^ GJ	GL	0000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #230 Group 343	162.00	0.00				
^ GJ	GL	0000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #232 Group 343	452.00	0.00				
^ GJ	GL	0000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #233 Group 343	399.00	0.00				
^ GJ	GL	0000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #236 Group 343	4,019.00	0.00				
^ GJ	GL	0000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #238 Group 343	423.00	0.00				
^ GJ	GL	0000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #239 Group 343	269.00	0.00				
^ GJ	GL	0000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #241 Group 343	149.00	0.00				
^ GJ	GL	0000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #245 Group 343	8,546.00	0.00				
^ GJ	GL	0000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #246 Group 343	1,300.00	0.00				
^ GJ	GL	0000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #247 Group 343	162.00	0.00				
^ GJ	GL	0000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #249 Group 343	918.00	0.00				
^ GJ	GL	0000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #252 Group 343	300.00	0.00				
^ GJ	GL	0000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #253 Group 343	338.00	0.00				
^ GJ	GL	0000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #255 Group 343	715.00	0.00				
^ GJ	GL	0000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #258 Group 343	699.00	0.00				
^ GJ	GL	0000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #427 Group 343	1,341.00	0.00				
^ GJ	GL	0000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #478 Group 343	4,207.37	0.00				
^ GJ	GL	0000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #479 Group 343	550.20	0.00				
^ GJ	GL	0000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #521 Group 343	4,251.00	0.00				
^ GJ	GL	0000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #522 Group 343	253.00	0.00				
^ GJ	GL	0000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #572 Group 343	1,546.14	0.00				
^ GJ	GL	0000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #573 Group 343	3,740.17	0.00				
^ GJ	GL	0000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #574 Group 343	1,008.00	0.00				
^ GJ	GL	0000000154	01-21	YE JE-MISC	2/24/2021	Adjust Accum Depr to Audit Sch	0.00	11,740.68				
				Sub	0			0.00		210,344.07	17,352,723.45	-17,142,379.38
				Acct	1360	Total	0.00	210,344.07		17,352,723.45		-17,142,379.38

Acct: 1400

Security Deposits

Sub:

0

Default

GJ	GL	0000000017	01-20	JE 2	5/29/2020	Receipts/Disbursements	1,080.00	0.00				
GJ	GL	0000000017	01-20	JE 2	5/29/2020	Receipts/Disbursements	6.75	0.00				
GJ	GL	0000000005	01-20	JE MISC	6/4/2020	Rec openning bal per Sage50	156,481.51	0.00				
GJ	GL	0000000013	01-20	JE MISC	6/12/2020	Dec19AddtlSage-CustDepRecvd	1,440.00	0.00				
GJ	GL	0000000013	01-20	JE MISC	6/12/2020	Dec19AddtlSage-bank interest	6.92	0.00				
GJ	GL	0000000029	02-20	JE 2	6/18/2020	Receipts/Disbursements	1,350.00	0.00				
GJ	GL	0000000029	02-20	JE 2	6/18/2020	Receipts/Disbursements	6.14	0.00				
GJ	GL	0000000038	03-20	JE 2	6/19/2020	Receipts/Disbursements	4,121.60	0.00				

GJ	GL	000000038	03-20	JE 2	6/19/2020	Receipts/Disbursements	7.10	0.00			
GJ	GL	000000042	03-20	JE MISC	6/19/2020	DepositRefund-DonnaHallCk#1245	0.00	45.00			
GJ	GL	000000047	04-20	JE 2	6/19/2020	Receipts/Disbursements	1,080.00	0.00			
GJ	GL	000000047	04-20	JE 2	6/19/2020	Receipts/Disbursements-DueSWR	0.00	2,970.00			
GJ	GL	000000047	04-20	JE 2	6/19/2020	Receipts/Disbursements	6.69	0.00			
GJ	GL	000000060	05-20	JE 2	6/19/2020	Receipts/Disbursements	3,150.00	0.00			
GJ	GL	000000060	05-20	JE 2	6/19/2020	Receipts/Disbursements-DueSWR	0.00	6,750.00			
GJ	GL	000000060	05-20	JE 2	6/19/2020	Receipts/Disbursements	6.32	0.00			
GJ	GL	000000067	06-20	JE 2	7/23/2020	Receipts/Disbursements	2,160.00	0.00			
GJ	GL	000000067	06-20	JE 2	7/23/2020	Receipts/Disbursements-DueSWR	0.00	1,005.17			
GJ	GL	000000067	06-20	JE 2	7/23/2020	Receipts/Disbursements	7.02	0.00			
GJ	GL	000000076	07-20	JE 2	8/21/2020	Receipts/Disbursements	2,585.00	0.00			
GJ	GL	000000076	07-20	JE 2	8/21/2020	Receipts/Disbursements-DueSWR	6.86	0.00			
GJ	GL	000000076	07-20	JE 2	8/21/2020	Receipts/Disbursements	438.51	0.00			
GJ	GL	000000076	07-20	JE 2	8/21/2020	Receipts/Disbursements	0.00	346.60			
GJ	GL	000000091	08-20	JE 2	9/18/2020	Receipts/Disbursements	180.00	0.00			
GJ	GL	000000091	08-20	JE 2	9/18/2020	Receipts/Disbursements-DueSWR	6.94	0.00			
GJ	GL	000000091	08-20	JE 2	9/18/2020	Receipts/Disbursements	0.00	1,261.07			
GJ	GL	000000102	09-20	JE 2	10/21/2020	Receipts/Disbursements	6.67	0.00			
GJ	GL	000000102	09-20	JE 2	10/21/2020	Receipts/Disbursements-DueSWR	0.00	84.51			
GJ	GL	000000104	09-20	JE-MISC	10/21/2020	July Check added to rec, in Se	0.00	45.00			
GJ	GL	000000109	10-20	JE 2	11/18/2020	Receipts/Disbursements	6.65	0.00			
GJ	GL	000000109	10-20	JE 2	11/18/2020	Receipts/Disbursements-DueSWR	0.00	401.01			
GJ	GL	000000117	11-20	JE 2	12/17/2020	Receipts/Disbursements	6.99	0.00			
GJ	GL	000000117	11-20	JE 2	12/17/2020	Receipts/Disbursements-DueSWR	3,605.00	0.00			
GJ	GL	000000117	11-20	JE 2	12/17/2020	Receipts/Disbursements-DueSWR	0.00	46.09			
GJ	GL	000000138	12-20	JE 2	1/19/2021	Receipts/Disbursements	7.08	0.00			
GJ	GL	000000138	12-20	JE 2	1/19/2021	Receipts/Disbursements-DueSWR	1,440.00	0.00			
GJ	GL	000000138	12-20	JE 2	1/19/2021	Receipts/Disbursements-DueSWR	0.00	22.78			
				Sub	0			0.00			
						Total		0.00	179,199.75	12,977.23	166,222.52

Acct 1400 Total 0.00 179,199.75 12,977.23 166,222.52

Acct: 1405

Grant Fund

Sub:

0

Default

GJ	GL	000000005	01-20	JE MISC	6/4/2020	Rec opening bal per Sage50	89.30	0.00			
GJ	GL	000000029	02-20	JE 2	6/18/2020	Receipts/Disbursements	12,000.00	0.00			
AP	HC	000028	02-20	001004	2/13/2020	1039 Bell Engineering	0.00	2,400.00			
AP	HC	000028	02-20	001015	2/19/2020	1039 Bell Engineering	0.00	9,600.00			
GJ	GL	000000038	03-20	JE 2	6/19/2020	Receipts/Disbursements	12,000.00	0.00			
AP	HC	000032	03-20	001016	3/5/2020	1039 Bell Engineering	0.00	10,200.00			
AP	HC	000032	03-20	001017	3/5/2020	1041 Big Sandy Add	0.00	1,800.00			
GJ	GL	000000047	04-20	JE 2	6/19/2020	Receipts/Disbursements	9,600.00	0.00			
AP	HC	000034	04-20	001018	4/3/2020	1039 Bell Engineering	0.00	9,600.00			
GJ	GL	000000060	05-20	JE 2	6/19/2020	Receipts/Disbursements	8,845.00	0.00			
AP	HC	000036	05-20	001020	5/20/2020	1039 Bell Engineering	0.00	7,500.00			
AP	HC	000036	05-20	001021	5/20/2020	1041 Big Sandy Add	0.00	1,345.00			
GJ	GL	000000067	06-20	JE 2	7/23/2020	Receipts/Disbursements	10,900.00	0.00			
AP	HC	000044	06-20	001022	6/19/2020	1039 Bell Engineering	0.00	10,900.00			
GJ	GL	000000076	07-20	JE 2	8/21/2020	Receipts/Disbursements	10,000.00	0.00			
AP	HC	000048	07-20	001023	7/15/2020	1039 Bell Engineering	0.00	10,000.00			
GJ	GL	000000102	09-20	JE 2	10/21/2020	Receipts/Disbursements	12,971.00	0.00			

GJ	GL	000000109	10-20	JE 2	11/18/2020	Receipts/Disbursements	7,845.00	0.00				
GJ	GL	000000117	11-20	JE 2	12/17/2020	Receipts/Disbursements	96,319.00	0.00				
GJ	GL	000000138	12-20	JE 2	1/19/2021	Receipts/Disbursements	150,566.00	0.00				
AP	HC	000072	12-20	001010	12/2/2020	1039 Bell Engineering	0.00	12,970.40				
AP	HC	000072	12-20	001011	12/2/2020	1041 Big Sandy Add	0.00	3,000.00				
AP	HC	000072	12-20	001012	12/2/2020	1039 Bell Engineering	0.00	2,250.00				
AP	HC	000072	12-20	001013	12/2/2020	1039 Bell Engineering	0.00	17,250.00				
AP	HC	000072	12-20	001014	12/2/2020	1039 Bell Engineering	0.00	2,594.08				
AP	HC	000072	12-20	001024	12/17/2020	1048 Boca Enterprises Inc	0.00	66,352.00				
AP	HC	000072	12-20	001025	12/17/2020	1039 Bell Engineering	0.00	500.00				
AP	HC	000072	12-20	001026	12/17/2020	1039 Bell Engineering	0.00	15,000.00				
AP	HC	000072	12-20	001027	12/17/2020	1048 Boca Enterprises Inc	0.00	120,040.20				
AP	HC	000072	12-20	010151	12/2/2020	1039 Bell Engineering	0.00	9,715.38				
AP	HC	000072	12-20	010161	12/2/2020	1041 Big Sandy Add	0.00	3,000.00				
AP	HC	000072	12-20	010171	12/2/2020	1039 Bell Engineering	0.00	15,024.84				
				Sub	0							
				Acct	1405	Total	0.00	331,135.30	331,041.90		93.40	
Acct: 1410		Sinking Fund-RD				Sub:	0		Default			
GJ	GL	000000017	01-20	JE 2	5/29/2020	Receipts/Disbursements	10,800.00	0.00				
GJ	GL	000000017	01-20	JE 2	5/29/2020	Receipts/Disbursements	0.00	10,648.65				
GJ	GL	000000005	01-20	JE MISC	6/4/2020	Rec opening bal per Sage50	3,667.51	0.00				
GJ	GL	000000029	02-20	JE 2	6/18/2020	Receipts/Disbursements	10,800.00	0.00				
GJ	GL	000000029	02-20	JE 2	6/18/2020	Receipts/Disbursements	0.00	11,098.65				
GJ	GL	000000038	03-20	JE 2	6/19/2020	Receipts/Disbursements	10,800.00	0.00				
GJ	GL	000000038	03-20	JE 2	6/19/2020	Receipts/Disbursements	0.00	10,648.65				
GJ	GL	000000047	04-20	JE 2	6/19/2020	Receipts/Disbursements	10,800.00	0.00				
GJ	GL	000000047	04-20	JE 2	6/19/2020	Receipts/Disbursements	0.00	10,648.65				
GJ	GL	000000060	05-20	JE 2	6/19/2020	Receipts/Disbursements	10,800.00	0.00				
GJ	GL	000000060	05-20	JE 2	6/19/2020	Receipts/Disbursements	0.00	10,648.65				
GJ	GL	000000067	06-20	JE 2	7/23/2020	Receipts/Disbursements	10,800.00	0.00				
GJ	GL	000000067	06-20	JE 2	7/23/2020	Receipts/Disbursements	0.00	10,648.65				
GJ	GL	000000076	07-20	JE 2	8/21/2020	Receipts/Disbursements	10,800.00	0.00				
GJ	GL	000000076	07-20	JE 2	8/21/2020	Receipts/Disbursements	0.00	10,648.65				
GJ	GL	000000091	08-20	JE 2	9/18/2020	Receipts/Disbursements	10,800.00	0.00				
GJ	GL	000000091	08-20	JE 2	9/18/2020	Receipts/Disbursements	0.00	10,648.65				
GJ	GL	000000102	09-20	JE 2	10/21/2020	Receipts/Disbursements	10,500.00	0.00				
GJ	GL	000000102	09-20	JE 2	10/21/2020	Receipts/Disbursements	0.00	10,648.65				
GJ	GL	000000109	10-20	JE 2	11/18/2020	Receipts/Disbursements	10,800.00	0.00				
GJ	GL	000000109	10-20	JE 2	11/18/2020	Receipts/Disbursements	0.00	10,648.65				
GJ	GL	000000117	11-20	JE 2	12/17/2020	Receipts/Disbursements	10,800.00	0.00				
GJ	GL	000000117	11-20	JE 2	12/17/2020	Receipts/Disbursements	0.00	10,648.65				
GJ	GL	000000138	12-20	JE 2	1/19/2021	Receipts/Disbursements	10,800.00	0.00				
GJ	GL	000000138	12-20	JE 2	1/19/2021	Receipts/Disbursements	0.00	10,648.65				
				Sub	0							
				Acct	1410	Total	0.00	132,967.51	128,233.80		4,733.71	
Acct: 1415		Regions Sinking Fund				Sub:	0		Default			
^ GJ	GL	000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	53,117.03	0.00				
^ GJ	GL	000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	0.00	53,117.03				

GJ	GL	0000000017	01-20	JE 2	5/29/2020	Receipts/Disbursements	10,648.65	0.00				
GJ	GL	0000000017	01-20	JE 2	5/29/2020	Receipts/Disbursements	111.43	0.00				
GJ	GL	0000000005	01-20	JE MISC	6/4/2020	Rec opening bal per Sage50	43,250.75	0.00				
GJ	GL	0000000014	01-20	JE MISC	6/17/2020	Adj RegionsTrustSinkingFund	53,226.77	0.00				
GJ	GL	0000000029	02-20	JE 2	6/18/2020	Receipts/Disbursements	11,098.65	0.00				
GJ	GL	0000000029	02-20	JE 2	6/18/2020	Receipts/Disbursements	0.00	89,919.38				
GJ	GL	0000000029	02-20	JE 2	6/18/2020	Receipts/Disbursements	122.64	0.00				
GJ	GL	0000000038	03-20	JE 2	6/19/2020	Receipts/Disbursements	10,648.65	0.00				
GJ	GL	0000000038	03-20	JE 2	6/19/2020	Receipts/Disbursements	31.15	0.00				
GJ	GL	0000000047	04-20	JE 2	6/19/2020	Receipts/Disbursements	10,648.65	0.00				
GJ	GL	0000000047	04-20	JE 2	6/19/2020	Receipts/Disbursements	18.05	0.00				
GJ	GL	0000000060	05-20	JE 2	6/19/2020	Receipts/Disbursements	10,648.65	0.00				
GJ	GL	0000000060	05-20	JE 2	6/19/2020	Receipts/Disbursements	5.13	0.00				
GJ	GL	0000000067	06-20	JE 2	7/23/2020	Receipts/Disbursements	10,648.65	0.00				
GJ	GL	0000000067	06-20	JE 2	7/23/2020	Receipts/Disbursements	2.71	0.00				
GJ	GL	0000000076	07-20	JE 2	8/21/2020	Receipts/Disbursements	10,648.65	0.00				
GJ	GL	0000000076	07-20	JE 2	8/21/2020	Receipts/Disbursements	0.76	0.00				
GJ	GL	0000000091	08-20	JE 2	9/18/2020	Receipts/Disbursements	10,648.65	0.00				
GJ	GL	0000000091	08-20	JE 2	9/18/2020	Receipts/Disbursements	0.87	0.00				
GJ	GL	0000000091	08-20	JE 2	9/18/2020	Receipts/Disbursements	0.00	33,891.88				
GJ	GL	0000000102	09-20	JE 2	10/21/2020	Receipts/Disbursements	10,648.65	0.00				
GJ	GL	0000000102	09-20	JE 2	10/21/2020	Receipts/Disbursements	0.78	0.00				
GJ	GL	0000000109	10-20	JE 2	11/18/2020	Receipts/Disbursements	10,648.65	0.00				
GJ	GL	0000000109	10-20	JE 2	11/18/2020	Receipts/Disbursements	1.02	0.00				
GJ	GL	0000000117	11-20	JE 2	12/17/2020	Receipts/Disbursements	10,648.65	0.00				
GJ	GL	0000000117	11-20	JE 2	12/17/2020	Receipts/Disbursements	1.24	0.00				
GJ	GL	0000000138	12-20	JE 2	1/19/2021	Receipts/Disbursements	10,648.65	0.00				
GJ	GL	0000000138	12-20	JE 2	1/19/2021	Receipts/Disbursements	1.36	0.00				
				Sub	0			0.00		278,125.49	176,928.29	101,197.20
				Acct	1415	Total	0.00	278,125.49		176,928.29		101,197.20

Acct: 1417

KIA Sinking Fund

Sub:

0

Default

GJ	GL	0000000017	01-20	JE 2	5/29/2020	Receipts/Disbursements	5,800.00	0.00			
GJ	GL	0000000017	01-20	JE 2	5/29/2020	Receipts/Disbursements	0.05	0.00			
GJ	GL	0000000017	01-20	JE 2	5/29/2020	Receipts/Disbursements	0.00	5,695.99			
GJ	GL	0000000005	01-20	JE MISC	6/4/2020	Rec opening bal per Sage50	0.00	2,232.60			
GJ	GL	0000000013	01-20	JE MISC	6/12/2020	KIA bankacctfunding 3/1/19	5,800.00	0.00			
GJ	GL	0000000013	01-20	JE MISC	6/12/2020	KIA bankacctfunding 3/29/19	5,800.00	0.00			
GJ	GL	0000000029	02-20	JE 2	6/18/2020	Receipts/Disbursements	5,800.00	0.00			
GJ	GL	0000000029	02-20	JE 2	6/18/2020	Receipts/Disbursements	0.05	0.00			
GJ	GL	0000000029	02-20	JE 2	6/18/2020	Receipts/Disbursements	0.00	5,695.24			
GJ	GL	0000000038	03-20	JE 2	6/19/2020	Receipts/Disbursements	5,800.00	0.00			
GJ	GL	0000000038	03-20	JE 2	6/19/2020	Receipts/Disbursements	0.00	5,694.49			
GJ	GL	0000000043	03-20	JE MISC	6/19/2020	Record Mar 20 int income	0.07	0.00			
GJ	GL	0000000047	04-20	JE 2	6/19/2020	Receipts/Disbursements	5,800.00	0.00			
GJ	GL	0000000047	04-20	JE 2	6/19/2020	Receipts/Disbursements	0.06	0.00			
GJ	GL	0000000047	04-20	JE 2	6/19/2020	Receipts/Disbursements	0.00	5,693.74			
GJ	GL	0000000060	05-20	JE 2	6/19/2020	Receipts/Disbursements	5,800.00	0.00			
GJ	GL	0000000060	05-20	JE 2	6/19/2020	Receipts/Disbursements	0.05	0.00			
GJ	GL	0000000060	05-20	JE 2	6/19/2020	Receipts/Disbursements	0.00	5,692.99			

GJ	GL	000000067	06-20	JE 2	7/23/2020	Receipts/Disbursements	5,800.00	0.00				
GJ	GL	000000067	06-20	JE 2	7/23/2020	Receipts/Disbursements	0.02	0.00				
GJ	GL	000000067	06-20	JE 2	7/23/2020	Receipts/Disbursements	0.00	5,692.23				
GJ	GL	000000076	07-20	JE 2	8/21/2020	Receipts/Disbursements	0.06	0.00				
GJ	GL	000000076	07-20	JE 2	8/21/2020	Receipts/Disbursements	5,800.00	0.00				
GJ	GL	000000076	07-20	JE 2	8/21/2020	Receipts/Disbursements	0.00	5,691.47				
GJ	GL	000000087	07-20	JE MISC	8/22/2020	Adj KIA Acct Jun int to actl	0.04	0.00				
GJ	GL	000000091	08-20	JE 2	9/18/2020	Receipts/Disbursements	0.09	0.00				
GJ	GL	000000091	08-20	JE 2	9/18/2020	Receipts/Disbursements	5,800.00	0.00				
GJ	GL	000000091	08-20	JE 2	9/18/2020	Receipts/Disbursements	0.00	5,690.71				
GJ	GL	000000102	09-20	JE 2	10/21/2020	Receipts/Disbursements	0.09	0.00				
GJ	GL	000000102	09-20	JE 2	10/21/2020	Receipts/Disbursements	10,500.00	0.00				
GJ	GL	000000102	09-20	JE 2	10/21/2020	Receipts/Disbursements	0.00	16,189.95				
GJ	GL	000000109	10-20	JE 2	11/18/2020	Receipts/Disbursements	0.14	0.00				
GJ	GL	000000109	10-20	JE 2	11/18/2020	Receipts/Disbursements	11,600.00	0.00				
GJ	GL	000000109	10-20	JE 2	11/18/2020	Receipts/Disbursements	0.00	5,689.19				
GJ	GL	000000117	11-20	JE 2	12/17/2020	Receipts/Disbursements	0.17	0.00				
GJ	GL	000000117	11-20	JE 2	12/17/2020	Receipts/Disbursements	5,800.00	0.00				
GJ	GL	000000117	11-20	JE 2	12/17/2020	Receipts/Disbursements	0.00	5,688.42				
GJ	GL	000000138	12-20	JE 2	1/19/2021	Receipts/Disbursements	0.15	0.00				
GJ	GL	000000138	12-20	JE 2	1/19/2021	Receipts/Disbursements	5,800.00	0.00				
GJ	GL	000000138	12-20	JE 2	1/19/2021	Receipts/Disbursements	0.00	5,687.66				
				Sub	0		Total	0.00	5,687.66			
										91,701.04	81,034.68	10,666.36
				Acct	1417	Total	0.00	91,701.04	81,034.68		10,666.36	

Acct: 1419

KACO Sinking Fund

Sub:

0

Default

GJ	GL	000000017	01-20	JE 2	5/29/2020	Receipts/Disbursements-KIA SC	0.09	0.00			
GJ	GL	000000017	01-20	JE 2	5/29/2020	Receipts/Disbursements-KIA SC	0.00	449.04			
GJ	GL	000000005	01-20	JE MISC	6/4/2020	Rec openning bal per Sage50	7,401.06	0.00			
GJ	GL	000000029	02-20	JE 2	6/18/2020	Receipts/Disbursements-KIA SC	0.08	0.00			
GJ	GL	000000029	02-20	JE 2	6/18/2020	Receipts/Disbursements-KIA SC	0.00	449.04			
GJ	GL	000000038	03-20	JE 2	6/19/2020	Receipts/Disbursements	10,000.00	0.00			
GJ	GL	000000038	03-20	JE 2	6/19/2020	Receipts/Disbursements-KIA SC	0.08	0.00			
GJ	GL	000000038	03-20	JE 2	6/19/2020	Receipts/Disbursements-KIA SC	0.00	15,498.50			
GJ	GL	000000043	03-20	JE MISC	6/19/2020	Fix orig JE2	0.00	0.02			
GJ	GL	000000047	04-20	JE 2	6/19/2020	Receipts/Disbursements-KIA SC	0.01	0.00			
GJ	GL	000000047	04-20	JE 2	6/19/2020	Receipts/Disbursements-KIA SC	0.00	384.58			
GJ	GL	000000060	05-20	JE 2	6/19/2020	Receipts/Disbursements-KIA SC	0.00	394.80			
GJ	GL	000000067	06-20	JE 2	7/23/2020	Receipts/Disbursements-KIA SC	1,200.00	0.00			
GJ	GL	000000067	06-20	JE 2	7/23/2020	Receipts/Disbursements-KIA SC	0.00	384.58			
GJ	GL	000000067	06-20	JE 2	7/23/2020	Receipts/Disbursements-KIA SC	0.01	0.00			
GJ	GL	000000069	06-20	JE-MISC	7/24/2020	Checks cut but not recorded	394.80	0.00			
GJ	GL	000000069	06-20	JE-MISC	7/24/2020	Checks cut but not recorded	394.80	0.00			
GJ	GL	000000076	07-20	JE 2	8/21/2020	Receipts/Disbursements-KIA SC	0.01	0.00			
GJ	GL	000000085	07-20	JE MISC	8/22/2020	Fix JunJE-KACoTrfrs reversed	0.00	789.60			
GJ	GL	000000074	06-20	JE-MISC	7/1/2020	Checks cut but not recorded	0.00	394.80			
GJ	GL	000000074	06-20	JE-MISC	7/1/2020	Checks cut but not recorded	0.00	394.80			
GJ	GL	000000078	07-20	JE-MISC	8/21/2020	Record Interest Payment	0.00	394.80			
GJ	GL	000000080	07-20	JE-MISC	8/21/2020	Correct RJE re: Int Pmt	1,435.58	0.00			
GJ	GL	000000081	07-20	JE-MISC	8/21/2020	Correct RJE re: Int Pmt	0.00	645.98			

GJ	GL	000000082	07-20	JE-MISC	8/21/2020	Adj incorrect rev of June RJE	394.80	0.00			
GJ	GL	000000082	07-20	JE-MISC	8/21/2020	Adj incorrect rev of June RJE	394.80	0.00			
GJ	GL	000000083	07-20	JE-MISC	8/21/2020	Correct RJE re: Int Pmt	0.00	789.60			
GJ	GL	000000091	08-20	JE 2	9/18/2020	Receipts/Disbursements-KIA SC	0.01	0.00			
GJ	GL	000000091	08-20	JE 2	9/18/2020	Receipts/Disbursements-KIA SC	7,200.00	0.00			
GJ	GL	000000091	08-20	JE 2	9/18/2020	Receipts/Disbursements-KIA SC	0.00	394.80			
GJ	GL	000000102	09-20	JE 2	10/21/2020	Receipts/Disbursements-KIA SC	0.00	384.58			
GJ	GL	000000102	09-20	JE 2	10/21/2020	Receipts/Disbursements-KIA SC	0.09	0.00			
GJ	GL	000000109	10-20	JE 2	11/18/2020	Receipts/Disbursements-KIA SC	1,200.00	0.00			
GJ	GL	000000109	10-20	JE 2	11/18/2020	Receipts/Disbursements-KIA SC	0.10	0.00			
GJ	GL	000000117	11-20	JE 2	12/17/2020	Receipts/Disbursements-KIA SC	1,200.00	0.00			
GJ	GL	000000117	11-20	JE 2	12/17/2020	Receipts/Disbursements-KIA SC	0.00	779.38			
GJ	GL	000000117	11-20	JE 2	12/17/2020	Receipts/Disbursements-KIA SC	0.11	0.00			
GJ	GL	000000138	12-20	JE 2	1/19/2021	Receipts/Disbursements-KIA SC	1,200.00	0.00			
GJ	GL	000000138	12-20	JE 2	1/19/2021	Receipts/Disbursements-KIA SC	0.00	395.44			
GJ	GL	000000138	12-20	JE 2	1/19/2021	Receipts/Disbursements-KIA SC	0.12	0.00			
				Sub	0			0.00			
						Total		0.00	32,416.55	22,924.34	9,492.21
				Acct	1419	Total	0.00	32,416.55	22,924.34	9,492.21	
Acct: 1420				Debt Serve Surcharge Fund		Sub:	0			Default	
GJ	GL	000000017	01-20	JE 2	5/29/2020	Receipts/Disbursements-KIA SC	0.11	0.00			
GJ	GL	000000005	01-20	JE MISC	6/4/2020	Rec opening bal per Sage50	2,323.74	0.00			
GJ	GL	000000029	02-20	JE 2	6/18/2020	Receipts/Disbursements	9,068.96	0.00			
GJ	GL	000000029	02-20	JE 2	6/18/2020	Receipts/Disbursements-KIA SC	0.09	0.00			
AP	HC	000026	02-20	001073	2/19/2020	1037 Evans Hardware	0.00	1,360.34			
AP	HC	000026	02-20	001075	2/15/2020	1011 The C I Thornburg Co Inc	0.00	1,632.41			
AP	HC	000026	02-20	001076	2/15/2020	1038 Linda F Sumpter, CPA	0.00	2,720.68			
GJ	GL	000000038	03-20	JE 2	6/19/2020	Receipts/Disbursements-KIA SC	0.02	0.00			
AP	HC	000030	03-20	001074	3/1/2020	1040 Zip Zone	0.00	3,264.82			
GJ	GL	000000047	04-20	JE 2	6/19/2020	Receipts/Disbursements-KIA SC	0.02	0.00			
GJ	GL	000000060	05-20	JE 2	6/19/2020	Receipts/Disbursements	26,195.90	0.00			
GJ	GL	000000060	05-20	JE 2	6/19/2020	Receipts/Disbursements-KIA SC	0.04	0.00			
GJ	GL	000000060	05-20	JE 2	6/19/2020	Receipts/Disbursements-KIA SC	0.00	612.13			
GJ	GL	000000067	06-20	JE 2	7/23/2020	Receipts/Disbursements	15,961.56	0.00			
GJ	GL	000000067	06-20	JE 2	7/23/2020	Receipts/Disbursements-KIA SC	0.25	0.00			
AP	HC	000043	06-20	001101	6/4/2020	1000 Alliance Water Resources	0.00	8,400.49			
AP	HC	000043	06-20	001102	6/4/2020	1000 Alliance Water Resources	0.00	18,597.91			
AP	HC	000043	06-20	001103	6/30/2020	1000 Alliance Water Resources	0.00	15,045.02			
GJ	GL	000000076	07-20	JE 2	8/21/2020	Receipts/Disbursements	439.13	0.00			
GJ	GL	000000076	07-20	JE 2	8/21/2020	Receipts/Disbursements-KIA SC	0.09	0.00			
GJ	GL	000000091	08-20	JE 2	9/18/2020	Receipts/Disbursements	6,613.51	0.00			
GJ	GL	000000091	08-20	JE 2	9/18/2020	Receipts/Disbursements-KIA SC	0.03	0.00			
AP	HC	000054	08-20	001104	8/5/2020	1000 Alliance Water Resources	0.00	7,053.08			
GJ	GL	000000102	09-20	JE 2	10/21/2020	Receipts/Disbursements	18,613.68	0.00			
GJ	GL	000000102	09-20	JE 2	10/21/2020	Receipts/Disbursements-KIA SC	0.00	2,118.60			
GJ	GL	000000102	09-20	JE 2	10/21/2020	Receipts/Disbursements-KIA SC	0.05	0.00			
AP	HC	000060	09-20	010940	9/22/2020	1000 Alliance Water Resources	0.00	8,986.65			
GJ	GL	000000109	10-20	JE 2	11/18/2020	Receipts/Disbursements	5,267.40	0.00			
GJ	GL	000000109	10-20	JE 2	11/18/2020	Receipts/Disbursements-KIA SC	0.18	0.00			
GJ	GL	000000117	11-20	JE 2	12/17/2020	Receipts/Disbursements	0.15	0.00			

GJ	GL	000000117	11-20	JE 2	12/17/2020	Receipts/Disbursements-KIA SC	8,240.88	0.00				
GJ	GL	000000125	11-20	JE-MISC	12/17/2020	Check posted to incorrect bank	0.00	16,337.00				
GJ	GL	000000138	12-20	JE 2	1/19/2021	Receipts/Disbursements	0.18	0.00				
GJ	GL	000000138	12-20	JE 2	1/19/2021	Receipts/Disbursements-KIA SC	7,932.76	0.00				
AP	HC	000076	12-20	001107	12/18/2020	1000 Alliance Water Resources	0.00	12,612.88				
				Sub	0							
						Total		0.00	100,658.73	98,742.01	1,916.72	
				Acct	1420	Total		0.00	100,658.73	98,742.01	1,916.72	
Acct: 1425				Mgmt Infrastructure SurchrgFd		Sub:	0			Default		
GJ	GL	000000017	01-20	JE 2	5/29/2020	Receipts/Disbursements-KIA SC	0.26	0.00				
GJ	GL	000000013	01-20	JE MISC	6/12/2020	RJE MIS Acct Funding-MiscExp	12,243.86	0.00				
GJ	GL	000000013	01-20	JE MISC	6/12/2020	Rec MIS Acct interest income	0.01	0.00				
GJ	GL	000000029	02-20	JE 2	6/18/2020	Receipts/Disbursements-KIA SC	0.24	0.00				
GJ	GL	000000038	03-20	JE 2	6/19/2020	Receipts/Disbursements-KIA SC	0.27	0.00				
GJ	GL	000000047	04-20	JE 2	6/19/2020	Receipts/Disbursements-KIA SC	0.25	0.00				
GJ	GL	000000060	05-20	JE 2	6/19/2020	Receipts/Disbursements-KIA SC	0.24	0.00				
* AP	VO	000021	02-20	000052	6/18/2020	1034 Martin County Water MIS	62,707.97	0.00				
GJ	GL	000000067	06-20	JE 2	7/23/2020	Receipts/Disbursements-KIA SC	0.64	0.00				
AP	HC	000038	06-20	001001	6/11/2020	1000 Alliance Water Resources	0.00	73,952.10				
AP	HC	000038	06-20	001003	6/30/2020	1000 Alliance Water Resources	0.00	26,289.49				
AP	VO	000041	06-20	000080	6/30/2020	1034 Martin County Water MIS	15,482.44	0.00				
AP	VO	000041	06-20	000081	6/30/2020	1034 Martin County Water MIS	10,807.05	0.00				
GJ	GL	000000076	07-20	JE 2	8/21/2020	Receipts/Disbursements-KIA SC	0.14	0.00				
AP	VO	000045	07-20	000089	7/30/2020	1034 Martin County Water MIS	977.91	0.00				
GJ	GL	000000091	08-20	JE 2	9/18/2020	Receipts/Disbursements-KIA SC	0.06	0.00				
GJ	GL	000000091	08-20	JE 2	9/18/2020	Receipts/Disbursements-KIA SC	10,162.72	0.00				
AP	HC	000054	08-20	001004	8/5/2020	1000 Alliance Water Resources	0.00	11,142.41				
GJ	GL	000000102	09-20	JE 2	10/21/2020	Receipts/Disbursements-KIA SC	0.10	0.00				
GJ	GL	000000102	09-20	JE 2	10/21/2020	Receipts/Disbursements-KIA SC	16,129.90	0.00				
AP	HC	000058	09-20	010939	9/22/2020	1000 Alliance Water Resources	0.00	16,129.90				
GJ	GL	000000109	10-20	JE 2	11/18/2020	Receipts/Disbursements-KIA SC	9,433.48	0.00				
GJ	GL	000000109	10-20	JE 2	11/18/2020	Receipts/Disbursements-KIA SC	0.09	0.00				
GJ	GL	000000117	11-20	JE 2	12/17/2020	Receipts/Disbursements-KIA SC	14,905.16	0.00				
GJ	GL	000000117	11-20	JE 2	12/17/2020	Receipts/Disbursements-KIA SC	0.17	0.00				
AP	HC	000068	11-20	001006	11/3/2020	1000 Alliance Water Resources	0.00	15,852.00				
GJ	GL	000000138	12-20	JE 2	1/19/2021	Receipts/Disbursements-KIA SC	14,236.72	0.00				
GJ	GL	000000138	12-20	JE 2	1/19/2021	Receipts/Disbursements-KIA SC	0.37	0.00				
AP	HC	000074	12-20	001007	12/18/2020	1000 Alliance Water Resources	0.00	22,723.78				
				Sub	0							
						Total		0.00	167,090.05	166,089.68	1,000.37	
				Acct	1425	Total		0.00	167,090.05	166,089.68	1,000.37	
Acct: 1430				Depreciation Fund		Sub:	0			Default		
GJ	GL	000000017	01-20	JE 2	5/29/2020	Receipts/Disbursements-KIA SC	0.01	0.00				
GJ	GL	000000005	01-20	JE MISC	6/4/2020	Rec opening bal per Sage50	1,001.65	0.00				
GJ	GL	000000029	02-20	JE 2	6/18/2020	Receipts/Disbursements-KIA SC	0.01	0.00				
GJ	GL	000000038	03-20	JE 2	6/19/2020	Receipts/Disbursements-KIA SC	0.01	0.00				
GJ	GL	000000047	04-20	JE 2	6/19/2020	Receipts/Disbursements-KIA SC	0.01	0.00				
GJ	GL	000000060	05-20	JE 2	6/19/2020	Receipts/Disbursements-KIA SC	0.01	0.00				
GJ	GL	000000067	06-20	JE 2	7/23/2020	Receipts/Disbursements-KIA SC	0.01	0.00				
GJ	GL	000000076	07-20	JE 2	8/21/2020	Receipts/Disbursements-KIA SC	0.01	0.00				

GJ	GL	000000076	07-20	JE 2	8/21/2020	Receipts/Disbursements	20.00	0.00			
GJ	GL	000000091	08-20	JE 2	9/18/2020	Receipts/Disbursements-KIA SC	0.01	0.00			
GJ	GL	000000102	09-20	JE 2	10/21/2020	Receipts/Disbursements-KIA SC	0.01	0.00			
GJ	GL	000000109	10-20	JE 2	11/18/2020	Receipts/Disbursements-KIA SC	0.01	0.00			
GJ	GL	000000117	11-20	JE 2	12/17/2020	Receipts/Disbursements-KIA SC	0.01	0.00			
GJ	GL	000000138	12-20	JE 2	1/19/2021	Receipts/Disbursements-KIA SC	0.01	0.00			
				Sub	0						
						Total		0.00	1,021.77	0.00	1,021.77
				Acct	1430	Total	0.00	1,021.77	0.00	1,021.77	
Acct: 1650		Accrued Interest Receivable				Sub:	0			Default	
GJ	GL	000000017	01-20	JE 2	5/29/2020	Receipts/Disbursements-KIA SC	111.00	0.00			
GJ	GL	000000029	02-20	JE 2	6/18/2020	Receipts/Disbursements-KIA SC	0.00	80.00			
GJ	GL	000000038	03-20	JE 2	6/19/2020	Receipts/Disbursements-KIA SC	0.00	13.00			
GJ	GL	000000047	04-20	JE 2	6/19/2020	Receipts/Disbursements-KIA SC	0.00	13.00			
GJ	GL	000000060	05-20	JE 2	6/19/2020	Receipts/Disbursements-KIA SC	1.00	0.00			
GJ	GL	000000067	06-20	JE 2	7/23/2020	Receipts/Disbursements-KIA SC	0.00	1.00			
GJ	GL	000000076	07-20	JE 2	8/21/2020	Receipts/Disbursements-KIA SC	0.00	1.00			
^ GJ	GL	000000145	01-21	YE JE-MISC	2/17/2021	Adt Accr Int Rec to actual	0.00	2.00			
				Sub	0						
						Total		0.00	112.00	110.00	2.00
				Acct	1650	Total	0.00	112.00	110.00	2.00	
Acct: 1700		Def Outflow Resources-Pensions				Sub:	0			Default	
^ GJ	GL	000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	0.00	242,908.00			
^ GJ	GL	000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	24,852.00	0.00			
GJ	GL	000000005	01-20	JE MISC	6/4/2020	Rec opening bal per Sage50	504,402.00	0.00			
^ GJ	GL	000000181	03-21	JE YEAUDIT	3/31/2021	Auditor - adj pension liab	0.00	151,387.00			
				Sub	0						
						Total		0.00	529,254.00	394,295.00	134,959.00
				Acct	1700	Total	0.00	529,254.00	394,295.00	134,959.00	
				Total	Assets		0.00	44,384,792.83	25,452,195.99	18,932,596.84	
Acct: 2000		Accounts Payable				Sub:	0			Default	
^ GJ	GL	000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	0.00	369.43			
^ GJ	GL	000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	57.92	0.00			
^ GJ	GL	000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	0.00	23.47			
^ GJ	GL	000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	0.00	5.49			
^ GJ	GL	000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	30.00	0.00			
^ GJ	GL	000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	4,320.11	0.00			
^ GJ	GL	000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	0.00	29,362.00			
^ GJ	GL	000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	0.00	34,788.39			
^ GJ	GL	000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	4,728.66	0.00			
^ GJ	GL	000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	519.80	0.00			
^ GJ	GL	000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	0.00	436.76			
^ GJ	GL	000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	2,927.39	0.00			
^ GJ	GL	000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	0.00	64,829.68			
^ GJ	GL	000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	2,649.17	0.00			
^ GJ	GL	000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	29,362.00	0.00			
GJ	GL	000000017	01-20	JE 2	5/29/2020	Receipts/Disbursements-Wex	3,054.21	0.00			
GJ	GL	000000019	01-20	JE 4	5/29/2020	A/P Accrual	0.00	4,725.62			
GJ	GL	000000005	01-20	JE MISC	6/4/2020	Rec opening bal per Sage50	0.00	774,286.38			

GJ	GL	0000000014	01-20	JE MISC	6/17/2020	YE AP Accr-Jan 2020 LOB	0.00	66,545.07
GJ	GL	0000000014	01-20	JE MISC	6/17/2020	YE AP-Feb 2020 LOB	0.00	1,837.88
GJ	GL	0000000023	01-20	JE MISC	6/18/2020	Accrue latter half of mth-AWR	0.00	82,222.75
^ GJ	GL	0000000027	02-20	JE MISC	6/18/2020	Adj KY Underground for Febpmt	0.00	22.50
^ GJ	GL	0000000027	02-20	JE MISC	6/18/2020	Addtl accr'l Advance Auto	0.00	414.38
^ GJ	GL	0000000027	02-20	JE MISC	6/18/2020	Fix orig Consol Pipe Accrl	0.40	0.00
^ GJ	GL	0000000027	02-20	JE MISC	6/18/2020	Rec JWilliamson agrmnt;pdfFeb	0.00	115.54
^ GJ	GL	0000000088	07-20	JE MISC	8/31/2020	Rev Wex addtl AP Accrl	27,785.00	0.00
^ GJ	GL	0000000088	07-20	JE MISC	8/31/2020	Adj ConsPipe A/P Accrual	0.00	0.80
^ GJ	GL	0000000088	07-20	JE MISC	8/31/2020	Rev AdvAutoParts AP Accrl	414.38	0.00
AP	HC	000002	01-20	010814	1/22/2020	Summary Release	82,222.75	0.00
AP	HC	000004	01-20	010822	1/30/2020	Summary Release	100.00	0.00
AP	VO	000001	01-20	000001	5/28/2020	Summary Release	0.00	82,222.75
AP	VO	000003	01-20	000002	5/28/2020	Summary Release	0.00	100.00
AP	VO	000003	01-20	000002	5/28/2020	Summary Release	100.00	0.00
GJ	GL	0000000029	02-20	JE 2	6/18/2020	Receipts/Disbursements-Wex	1,785.38	0.00
^ GJ	GL	0000000025	01-20	JE 4	2/1/2020	A/P Accrual	4,725.62	0.00
GJ	GL	0000000031	02-20	JE 4	6/18/2020	A/P Accrual	0.00	489.00
GJ	GL	0000000034	02-20	JE MISC	6/18/2020	Accrue AWR inv unpd at EOM	0.00	82,222.75
AP	HC	000028	02-20	001004	2/13/2020	1039 Bell Engineering	2,400.00	0.00
AP	HC	000028	02-20	001015	2/19/2020	1039 Bell Engineering	9,600.00	0.00
AP	HC	000026	02-20	001073	2/19/2020	1037 Evans Hardware	1,360.34	0.00
AP	HC	000026	02-20	001075	2/15/2020	1011 The C I Thornburg Co Inc	1,632.41	0.00
AP	HC	000026	02-20	001076	2/15/2020	1038 Linda F Sumpter, CPA	2,720.68	0.00
* AP	HC	000006	01-20	010816	2/3/2020	Summary Release	107,625.41	0.00
AP	HC	000014	02-20	010853	2/24/2020	1032 James Williamson	115.54	0.00
^ AP	VO	000005	01-20	000003	5/28/2020	Summary Release	0.00	107,625.41
* AP	VO	000005	01-20	000003	5/28/2020	Summary Release	24,288.77	0.00
AP	VO	000013	02-20	000045	6/18/2020	1032 James Williamson	115.54	0.00
AP	VO	000013	02-20	000045	6/18/2020	1032 James Williamson	0.00	115.54
AP	VO	000025	02-20	000057	6/18/2020	1037 Evans Hardware	1,360.34	0.00
AP	VO	000025	02-20	000057	6/18/2020	1037 Evans Hardware	0.00	1,360.34
AP	VO	000025	02-20	000058	6/18/2020	1011 The C I Thornburg Co Inc	1,632.41	0.00
AP	VO	000025	02-20	000058	6/18/2020	1011 The C I Thornburg Co Inc	0.00	1,632.41
AP	VO	000025	02-20	000059	6/18/2020	1038 Linda F Sumpter, CPA	2,720.68	0.00
AP	VO	000025	02-20	000059	6/18/2020	1038 Linda F Sumpter, CPA	0.00	2,720.68
AP	VO	000027	02-20	000060	6/18/2020	1039 Bell Engineering	0.00	2,400.00
AP	VO	000027	02-20	000061	6/18/2020	1039 Bell Engineering	0.00	9,600.00
GJ	GL	0000000038	03-20	JE 2	6/19/2020	Receipts/Disbursements-Wex	124.80	0.00
GJ	GL	0000000038	03-20	JE 2	6/19/2020	Receipts/Disbursements-DueSWR	0.00	81.60
^ GJ	GL	0000000035	02-20	JE 4	2/29/2020	A/P Accrual	489.00	0.00
GJ	GL	0000000040	03-20	JE 4	6/19/2020	A/P Accrual	0.00	293.54
GJ	GL	0000000043	03-20	JE MISC	6/19/2020	RJE EliteInsAgncyCk#10831	0.00	3,524.30
AP	HC	000032	03-20	001016	3/5/2020	1039 Bell Engineering	10,200.00	0.00
AP	HC	000032	03-20	001017	3/5/2020	1041 Big Sandy Add	1,800.00	0.00
AP	HC	000030	03-20	001074	3/1/2020	1040 Zip Zone	3,264.82	0.00
* AP	HC	000008	01-20	010831	3/16/2020	Summary Release	176,742.80	0.00
^ AP	VO	000007	01-20	000025	5/29/2020	Summary Release	0.00	176,742.80
^ AP	VO	000007	01-20	000025	5/29/2020	Summary Release	3,524.30	0.00

AP	VO	000029	03-20	000062	6/18/2020	1040 Zip Zone	3,264.82	0.00
AP	VO	000029	03-20	000062	6/18/2020	1040 Zip Zone	0.00	3,264.82
AP	VO	000031	03-20	000063	6/18/2020	1039 Bell Engineering	0.00	10,200.00
AP	VO	000031	03-20	000064	6/18/2020	1041 Big Sandy Add	0.00	1,800.00
^ GJ	GL	0000000044	03-20	JE 4	4/1/2020	A/P Accrual	293.54	0.00
GJ	GL	0000000049	04-20	JE 4	6/19/2020	A/P Accrual	0.00	402.26
GJ	GL	0000000051	04-20	JE MISC	6/19/2020	Remove AWR Fixed accrual	164,445.50	0.00
AP	HC	000034	04-20	001018	4/3/2020	1039 Bell Engineering	9,600.00	0.00
^ AP	HC	000012	01-20	001087	4/23/2020	Summary Release	82,974.41	0.00
^ AP	HC	000010	01-20	010851	4/1/2020	Summary Release	164,747.83	0.00
^ AP	HC	000024	02-20	010863	4/1/2020	1027 Walker Communications	89.00	0.00
^ AP	HC	000024	02-20	010866	4/1/2020	1035 Mountain Citizen	79.54	0.00
^ AP	HC	000024	02-20	010868	4/1/2020	1036 Appalachian States Analyt	687.50	0.00
^ AP	HC	000024	02-20	010871	4/1/2020	1000 Alliance Water Resources	82,421.08	0.00
^ AP	VO	000009	01-20	000038	5/29/2020	Summary Release	0.00	164,747.83
^ AP	VO	000011	01-20	000043	5/29/2020	Summary Release	0.00	82,974.41
^ AP	VO	000023	02-20	000053	6/18/2020	1027 Walker Communications	0.00	89.00
^ AP	VO	000023	02-20	000054	6/18/2020	1035 Mountain Citizen	0.00	79.54
^ AP	VO	000023	02-20	000055	6/18/2020	1036 Appalachian States Analyt	0.00	687.50
^ AP	VO	000023	02-20	000056	6/18/2020	1000 Alliance Water Resources	0.00	82,421.08
AP	VO	000033	04-20	000065	6/19/2020	1039 Bell Engineering	0.00	9,600.00
^ AP	AD	000018	02-20	000050	6/18/2020	1022 Advance Auto Parts	0.00	414.38
^ AP	AD	000018	02-20	000050	6/18/2020	1022 Advance Auto Parts	414.38	0.00
^ GJ	GL	0000000054	04-20	JE 4	5/1/2020	A/P Accrual	402.26	0.00
GJ	GL	0000000062	05-20	JE 4	6/19/2020	A/P Accrual	0.00	375.70
^ GJ	GL	0000000056	04-20	JE MISC	5/1/2020	Remove AWR Fixed accrual	0.00	164,445.50
AP	HC	000036	05-20	001020	5/20/2020	1039 Bell Engineering	7,500.00	0.00
AP	HC	000036	05-20	001021	5/20/2020	1041 Big Sandy Add	1,345.00	0.00
^ AP	HC	000016	02-20	010872	5/1/2020	1029 Roy F Collier Comm Center	751.66	0.00
^ AP	HC	000016	02-20	010874	5/29/2020	1027 Walker Communications	369.00	0.00
^ AP	HC	000016	02-20	010876	5/29/2020	1033 Kentucky State Treasurer	33.26	0.00
^ AP	HC	000016	02-20	010877	5/29/2020	1031 KY Rural Water Associatio	425.00	0.00
^ AP	HC	000022	02-20	010878	5/29/2020	1034 Martin County Water MIS	62,707.97	0.00
^ AP	VC	000017	02-20	010838	5/29/2020	1022 Advance Auto Parts	0.00	414.38
^ AP	VO	000015	02-20	000046	6/18/2020	1029 Roy F Collier Comm Center	0.00	751.66
^ AP	VO	000015	02-20	000047	6/18/2020	1027 Walker Communications	0.00	369.00
^ AP	VO	000015	02-20	000048	6/18/2020	1033 Kentucky State Treasurer	0.00	33.26
^ AP	VO	000015	02-20	000049	6/18/2020	1031 KY Rural Water Associatio	0.00	425.00
^ AP	VO	000021	02-20	000052	6/18/2020	1034 Martin County Water MIS	0.00	62,707.97
AP	VO	000035	05-20	000066	6/19/2020	1039 Bell Engineering	0.00	7,500.00
AP	VO	000035	05-20	000067	6/19/2020	1041 Big Sandy Add	0.00	1,345.00
GJ	GL	0000000067	06-20	JE 2	7/23/2020	Receipts/Disbursements-KIA SC	0.00	3,198.23
^ GJ	GL	0000000064	05-20	JE 4	6/1/2020	A/P Accrual	375.70	0.00
^ GJ	GL	0000000119	11-20	JE 4	12/17/2020	A/P Accrual	0.00	4,062.23
GJ	GL	0000000071	06-20	JE-MISC	7/24/2020	Accrue Invoice to A/P	0.00	10,000.00
GJ	GL	0000000072	06-20	JE-MISC	7/24/2020	Reduce AWR Accrual in A/P	82,222.75	0.00
AP	HC	000038	06-20	001001	6/11/2020	1000 Alliance Water Resources	73,952.10	0.00
AP	HC	000038	06-20	001003	6/30/2020	1000 Alliance Water Resources	26,289.49	0.00
AP	HC	000044	06-20	001022	6/19/2020	1039 Bell Engineering	10,900.00	0.00

AP	HC	000043	06-20	001101	6/4/2020	1000 Alliance Water Resources	8,400.49	0.00
AP	HC	000043	06-20	001102	6/4/2020	1000 Alliance Water Resources	18,597.91	0.00
AP	HC	000043	06-20	001103	6/30/2020	1000 Alliance Water Resources	15,045.02	0.00
AP	HC	000042	06-20	010880	6/1/2020	1030 Tech2000 Inc	638.15	0.00
AP	HC	000042	06-20	010882	6/1/2020	1029 Roy F Collier Comm Center	751.66	0.00
AP	HC	000042	06-20	010885	6/4/2020	1027 Walker Communications	89.00	0.00
AP	HC	000042	06-20	010886	6/1/2020	1023 Brian Cumbo (Atty)	1,250.00	0.00
AP	HC	000042	06-20	010887	6/4/2020	1026 Tommy Maynard	500.00	0.00
AP	HC	000042	06-20	010888	6/4/2020	1000 Alliance Water Resources	63,624.84	0.00
AP	HC	000042	06-20	010899	6/30/2020	1034 Martin County Water MIS	15,482.44	0.00
AP	HC	000042	06-20	010900	6/4/2020	1034 Martin County Water MIS	10,807.05	0.00
AP	HC	000042	06-20	010901	6/30/2020	1000 Alliance Water Resources	40,997.33	0.00
AP	VO	000037	06-20	000068	6/11/2020	1000 Alliance Water Resources	0.00	73,952.10
AP	VO	000037	06-20	000069	6/30/2020	1000 Alliance Water Resources	0.00	26,289.49
AP	VO	000039	06-20	000070	6/4/2020	1000 Alliance Water Resources	0.00	8,400.49
AP	VO	000039	06-20	000071	6/4/2020	1000 Alliance Water Resources	0.00	18,597.91
AP	VO	000039	06-20	000072	6/30/2020	1000 Alliance Water Resources	0.00	15,045.02
AP	VO	000040	06-20	000073	6/19/2020	1039 Bell Engineering	0.00	10,900.00
AP	VO	000041	06-20	000074	6/1/2020	1030 Tech2000 Inc	0.00	638.15
AP	VO	000041	06-20	000075	6/1/2020	1029 Roy F Collier Comm Center	0.00	751.66
AP	VO	000041	06-20	000076	6/1/2020	1023 Brian Cumbo (Atty)	0.00	1,250.00
AP	VO	000041	06-20	000077	6/1/2020	1026 Tommy Maynard	0.00	500.00
AP	VO	000041	06-20	000078	6/2/2020	1027 Walker Communications	0.00	89.00
AP	VO	000041	06-20	000079	6/4/2020	1000 Alliance Water Resources	0.00	63,624.84
AP	VO	000041	06-20	000080	6/30/2020	1034 Martin County Water MIS	0.00	15,482.44
AP	VO	000041	06-20	000081	6/30/2020	1034 Martin County Water MIS	0.00	10,807.05
AP	VO	000041	06-20	000082	6/30/2020	1000 Alliance Water Resources	0.00	40,997.33
GJ	GL	0000000076	07-20	JE 2	8/21/2020	Receipts/Disbursements	0.00	168.51
^ GJ	GL	0000000120	11-20	JE 4	12/17/2020	A/P Accrual	0.00	4,062.23
^ GJ	GL	0000000130	11-20	JE 4	7/1/2020	A/P Accrual	4,062.23	0.00
GJ	GL	0000000085	07-20	JE MISC	8/22/2020	RecJunEntries-DSSXfer Void	0.00	916.54
GJ	GL	0000000082	07-20	JE-MISC	8/21/2020	Adjust for MCS Reimbs.	0.00	77,671.78
GJ	GL	0000000084	07-20	JE-MISC	8/21/2020	Accrue July AWR invoice	0.00	82,053.00
AP	HC	000048	07-20	001023	7/15/2020	1039 Bell Engineering	10,000.00	0.00
AP	HC	000046	07-20	010902	7/14/2020	1042 Martin County Sanitation	18,038.21	0.00
AP	HC	000046	07-20	010903	7/14/2020	1042 Martin County Sanitation	14,367.51	0.00
AP	HC	000046	07-20	010906	7/28/2020	1027 Walker Communications	89.00	0.00
AP	HC	000046	07-20	010913	7/28/2020	1026 Tommy Maynard	500.00	0.00
AP	HC	000046	07-20	010915	7/30/2020	1042 Martin County Sanitation	18,260.90	0.00
AP	HC	000046	07-20	010916	7/30/2020	1042 Martin County Sanitation	26,965.16	0.00
AP	HC	000046	07-20	010917	7/30/2020	1034 Martin County Water MIS	977.91	0.00
AP	HC	000046	07-20	010918	7/30/2020	1042 Martin County Sanitation	40.00	0.00
AP	HC	000046	07-20	010928	7/28/2020	1000 Alliance Water Resources	82,393.28	0.00
AP	VO	000045	07-20	000083	7/14/2020	1042 Martin County Sanitation	18,038.21	0.00
AP	VO	000045	07-20	000083	7/14/2020	1042 Martin County Sanitation	0.00	18,038.21
AP	VO	000045	07-20	000084	7/14/2020	1042 Martin County Sanitation	14,367.51	0.00
AP	VO	000045	07-20	000084	7/14/2020	1042 Martin County Sanitation	0.00	14,367.51
AP	VO	000045	07-20	000085	7/28/2020	1027 Walker Communications	0.00	89.00
AP	VO	000045	07-20	000086	7/28/2020	1026 Tommy Maynard	0.00	500.00

AP	VO	000045	07-20	000087	7/30/2020	1042 Martin County Sanitation	18,260.90	0.00
AP	VO	000045	07-20	000087	7/30/2020	1042 Martin County Sanitation	0.00	18,260.90
AP	VO	000045	07-20	000088	7/30/2020	1042 Martin County Sanitation	26,965.16	0.00
AP	VO	000045	07-20	000088	7/30/2020	1042 Martin County Sanitation	0.00	26,965.16
AP	VO	000045	07-20	000089	7/30/2020	1034 Martin County Water MIS	0.00	977.91
AP	VO	000045	07-20	000090	7/30/2020	1042 Martin County Sanitation	40.00	0.00
AP	VO	000045	07-20	000090	7/30/2020	1042 Martin County Sanitation	0.00	40.00
AP	VO	000045	07-20	000091	7/28/2020	1000 Alliance Water Resources	0.00	82,393.28
AP	VO	000047	07-20	000092	7/15/2020	1039 Bell Engineering	0.00	10,000.00
^ GJ	GL	0000000121	11-20	JE 4	12/17/2020	A/P Accrual	0.00	4,062.23
^ GJ	GL	0000000131	11-20	JE 4	8/1/2020	A/P Accrual	4,062.23	0.00
GJ	GL	0000000097	08-20	JE-MISC	9/19/2020	Adjust for MCS Remits	0.00	60,540.62
GJ	GL	0000000096	08-20	JE_MISC	9/19/2020	Reverse White & Assoc A/P Accr	10,000.00	0.00
AP	HC	000054	08-20	001004	8/5/2020	1000 Alliance Water Resources	11,142.41	0.00
AP	HC	000054	08-20	001104	8/5/2020	1000 Alliance Water Resources	7,053.08	0.00
AP	HC	000052	08-20	010905	7/28/2020	1000 Alliance Water Resources	121.33	0.00
AP	HC	000052	08-20	010907	7/28/2020	1043 White & Associates	10,000.00	0.00
AP	HC	000052	08-20	010908	7/28/2020	1042 Martin County Sanitation	1,669.90	0.00
AP	HC	000052	08-20	010910	6/30/2020	1023 Brian Cumbo (Atty)	1,300.00	0.00
AP	HC	000052	08-20	010911	7/28/2020	1029 Roy F Collier Comm Center	753.51	0.00
AP	HC	000052	08-20	010912	6/25/2020	1035 Mountain Citizen	118.56	0.00
AP	HC	000052	08-20	010914	7/28/2020	1044 Marcella Dials	1.90	0.00
AP	HC	000052	08-20	010919	7/31/2020	1045 KY Deferred Comp	120.00	0.00
AP	HC	000050	08-20	010920	8/5/2020	1029 Roy F Collier Comm Center	20.00	0.00
AP	HC	000050	08-20	010921	8/5/2020	1000 Alliance Water Resources	63,938.93	0.00
AP	HC	000050	08-20	010924	8/1/2020	1042 Martin County Sanitation	27,427.00	0.00
AP	HC	000050	08-20	010927	8/17/2020	1042 Martin County Sanitation	22,122.25	0.00
AP	HC	000050	08-20	010929	8/25/2020	1029 Roy F Collier Comm Center	773.51	0.00
AP	HC	000050	08-20	010930	8/25/2020	1042 Martin County Sanitation	131.90	0.00
AP	HC	000050	08-20	010931	8/25/2020	1027 Walker Communications	89.00	0.00
AP	HC	000050	08-20	010932	8/25/2020	1026 Tommy Maynard	500.00	0.00
AP	HC	000050	08-20	010933	8/25/2020	1023 Brian Cumbo (Atty)	1,400.00	0.00
AP	HC	000050	08-20	010934	8/25/2020	1000 Alliance Water Resources	82,331.84	0.00
AP	HC	000050	08-20	010935	8/25/2020	1025 Elite (ins)	2,000.19	0.00
AP	HC	000050	08-20	010936	8/25/2020	1042 Martin County Sanitation	486.62	0.00
AP	HC	000050	08-20	010937	8/25/2020	1042 Martin County Sanitation	81.46	0.00
AP	HC	000050	08-20	010938	8/28/2020	1042 Martin County Sanitation	8,621.49	0.00
AP	VO	000049	08-20	000093	8/1/2020	1042 Martin County Sanitation	27,427.00	0.00
AP	VO	000049	08-20	000093	8/1/2020	1042 Martin County Sanitation	0.00	27,427.00
AP	VO	000049	08-20	000094	8/5/2020	1029 Roy F Collier Comm Center	0.00	20.00
AP	VO	000049	08-20	000095	8/5/2020	1000 Alliance Water Resources	0.00	63,938.93
AP	VO	000049	08-20	000096	8/17/2020	1042 Martin County Sanitation	22,122.25	0.00
AP	VO	000049	08-20	000096	8/17/2020	1042 Martin County Sanitation	0.00	22,122.25
AP	VO	000049	08-20	000097	8/25/2020	1029 Roy F Collier Comm Center	0.00	773.51
AP	VO	000049	08-20	000098	8/25/2020	1042 Martin County Sanitation	131.90	0.00
AP	VO	000049	08-20	000098	8/25/2020	1042 Martin County Sanitation	0.00	131.90
AP	VO	000049	08-20	000099	8/25/2020	1027 Walker Communications	0.00	89.00
AP	VO	000049	08-20	000100	8/25/2020	1026 Tommy Maynard	0.00	500.00
AP	VO	000049	08-20	000101	8/25/2020	1023 Brian Cumbo (Atty)	0.00	1,400.00

AP	VO	000049	08-20	000102	8/25/2020	1000 Alliance Water Resources	0.00	82,331.84
AP	VO	000049	08-20	000103	8/27/2020	1025 Elite (ins)	2,000.19	0.00
AP	VO	000049	08-20	000103	8/27/2020	1025 Elite (ins)	0.00	2,000.19
AP	VO	000049	08-20	000104	8/27/2020	1042 Martin County Sanitation	486.62	0.00
AP	VO	000049	08-20	000104	8/27/2020	1042 Martin County Sanitation	0.00	486.62
AP	VO	000049	08-20	000105	8/27/2020	1042 Martin County Sanitation	81.46	0.00
AP	VO	000049	08-20	000105	8/27/2020	1042 Martin County Sanitation	0.00	81.46
AP	VO	000049	08-20	000106	8/28/2020	1042 Martin County Sanitation	8,621.49	0.00
AP	VO	000049	08-20	000106	8/28/2020	1042 Martin County Sanitation	0.00	8,621.49
AP	VO	000051	08-20	000107	6/30/2020	1023 Brian Cumbo (Atty)	0.00	1,300.00
AP	VO	000051	08-20	000108	7/28/2020	1000 Alliance Water Resources	0.00	121.33
AP	VO	000051	08-20	000109	7/28/2020	1043 White & Associates	0.00	10,000.00
AP	VO	000051	08-20	000110	7/28/2020	1042 Martin County Sanitation	1,669.90	0.00
AP	VO	000051	08-20	000110	7/28/2020	1042 Martin County Sanitation	0.00	1,669.90
AP	VO	000051	08-20	000111	7/28/2020	1029 Roy F Collier Comm Center	0.00	753.51
AP	VO	000051	08-20	000112	7/28/2020	1044 Marcella Dials	0.00	1.90
AP	VO	000051	08-20	000113	7/31/2020	1045 KY Deferred Comp	120.00	0.00
AP	VO	000051	08-20	000113	7/31/2020	1045 KY Deferred Comp	0.00	120.00
AP	VO	000051	08-20	000114	6/25/2020	1035 Mountain Citizen	0.00	118.56
AP	VO	000053	08-20	000115	8/5/2020	1000 Alliance Water Resources	0.00	7,053.08
AP	VO	000053	08-20	000116	8/5/2020	1000 Alliance Water Resources	0.00	11,142.41
^ GJ	GL	0000000122	11-20	JE 4	12/17/2020	A/P Accrual	0.00	4,062.23
^ GJ	GL	0000000132	11-20	JE 4	9/1/2020	A/P Accrual	4,062.23	0.00
GJ	GL	0000000104	09-20	JE-MISC	10/21/2020	Reclass payment incl. in 12/31	2,220.00	0.00
GJ	GL	0000000104	09-20	JE-MISC	10/21/2020	KLC Refund Check	0.00	4,321.75
GJ	GL	0000000104	09-20	JE-MISC	10/21/2020	Collections Due To MCS	0.00	75,609.33
GJ	GL	0000000106	09-20	JE-MISC	10/22/2020	A/P Accrual - AWR	0.00	82,422.00
AP	HC	000056	09-20	01029	9/22/2020	1029 Roy F Collier Comm Center	773.51	0.00
AP	HC	000058	09-20	010939	9/22/2020	1000 Alliance Water Resources	16,129.90	0.00
AP	HC	000056	09-20	010940	9/22/2020	1000 Alliance Water Resources	56,907.87	0.00
AP	HC	000060	09-20	010940	9/22/2020	1000 Alliance Water Resources	8,986.65	0.00
AP	HC	000056	09-20	010945	9/22/2020	1023 Brian Cumbo (Atty)	662.50	0.00
AP	HC	000056	09-20	010946	9/22/2020	1013 Fast Change	72.00	0.00
AP	HC	000056	09-20	010947	9/22/2020	1035 Mountain Citizen	498.93	0.00
AP	HC	000056	09-20	010948	9/22/2020	1026 Tommy Maynard	500.00	0.00
AP	HC	000056	09-20	010949	9/22/2020	1027 Walker Communications	89.00	0.00
AP	VO	000055	09-20	000117	10/21/2020	1000 Alliance Water Resources	0.00	56,907.87
AP	VO	000055	09-20	000118	10/21/2020	1029 Roy F Collier Comm Center	0.00	773.51
AP	VO	000055	09-20	000119	10/21/2020	1027 Walker Communications	0.00	89.00
AP	VO	000055	09-20	000120	10/21/2020	1026 Tommy Maynard	0.00	500.00
AP	VO	000055	09-20	000121	10/21/2020	1023 Brian Cumbo (Atty)	0.00	662.50
AP	VO	000055	09-20	000122	10/21/2020	1035 Mountain Citizen	0.00	498.93
AP	VO	000055	09-20	000123	10/21/2020	1013 Fast Change	0.00	72.00
AP	VO	000057	09-20	000124	10/21/2020	1000 Alliance Water Resources	0.00	16,129.90
AP	VO	000059	09-20	000125	10/21/2020	1000 Alliance Water Resources	0.00	8,986.65
^ GJ	GL	0000000123	11-20	JE 4	12/17/2020	A/P Accrual	0.00	4,062.23
^ GJ	GL	0000000133	11-20	JE 4	10/1/2020	A/P Accrual	4,062.23	0.00
GJ	GL	0000000111	10-20	JE-MISC	11/19/2020	Collections Due To MCS	0.00	61,833.75
GJ	GL	0000000112	10-20	JE-MISC	11/19/2020	Accr 2018 and 2019 Audit Fees	0.00	15,000.00

AP	HC	000062	10-20	010943	10/27/2020	1042 Martin County Sanitation	61,450.74	0.00
AP	HC	000062	10-20	010950	10/27/2020	1042 Martin County Sanitation	251.11	0.00
AP	HC	000062	10-20	010951	10/27/2020	1000 Alliance Water Resources	82,222.75	0.00
AP	HC	000062	10-20	010953	10/27/2020	1023 Brian Cumbo (Atty)	1,400.00	0.00
AP	HC	000062	10-20	010955	10/27/2020	1042 Martin County Sanitation	131.90	0.00
AP	HC	000062	10-20	010956	10/27/2020	1027 Walker Communications	89.00	0.00
AP	HC	000062	10-20	010957	10/27/2020	1029 Roy F Collier Comm Center	773.51	0.00
AP	HC	000062	10-20	010958	10/27/2020	1026 Tommy Maynard	500.00	0.00
AP	HC	000062	10-20	109341	10/27/2020	1000 Alliance Water Resources	82,331.84	0.00
AP	VO	000061	10-20	000126	11/18/2020	1029 Roy F Collier Comm Center	0.00	773.51
AP	VO	000061	10-20	000127	11/18/2020	1042 Martin County Sanitation	131.90	0.00
AP	VO	000061	10-20	000127	11/18/2020	1042 Martin County Sanitation	0.00	131.90
AP	VO	000061	10-20	000128	11/18/2020	1000 Alliance Water Resources	0.00	82,222.75
AP	VO	000061	10-20	000129	11/18/2020	1000 Alliance Water Resources	0.00	82,331.84
AP	VO	000061	10-20	000130	11/18/2020	1027 Walker Communications	0.00	89.00
AP	VO	000061	10-20	000131	11/18/2020	1026 Tommy Maynard	0.00	500.00
AP	VO	000061	10-20	000132	11/18/2020	1042 Martin County Sanitation	251.11	0.00
AP	VO	000061	10-20	000132	11/18/2020	1042 Martin County Sanitation	0.00	251.11
AP	VO	000061	10-20	000133	11/18/2020	1042 Martin County Sanitation	61,450.74	0.00
AP	VO	000061	10-20	000133	11/18/2020	1042 Martin County Sanitation	0.00	61,450.74
AP	VO	000061	10-20	000134	11/18/2020	1023 Brian Cumbo (Atty)	0.00	1,400.00
GJ	GL	0000000124	11-20	JE 4	12/17/2020	A/P Accrual	0.00	4,062.23
GJ	GL	0000000134	11-20	JE 4	11/1/2020	A/P Accrual	4,062.23	0.00
^ GJ	GL	0000000114	10-20	JE-MISC	11/1/2020	Accr 2018 and 2019 Audit Fees	15,000.00	0.00
GJ	GL	0000000125	11-20	JE-MISC	12/17/2020	Collections Due To MCS	0.00	46,647.20
GJ	GL	0000000126	11-20	JE-MISC	12/17/2020	A/P Accr posted twice by Dynam	4,062.23	0.00
GJ	GL	0000000128	11-20	JE-MISC	12/17/2020	Void Maynard Check #10958	500.00	0.00
AP	HC	000068	11-20	001006	11/3/2020	1000 Alliance Water Resources	15,852.00	0.00
AP	HC	000066	11-20	001106	11/3/2020	1000 Alliance Water Resources	16,337.00	0.00
AP	HC	000064	11-20	010959	11/2/2020	1042 Martin County Sanitation	58,408.99	0.00
AP	HC	000064	11-20	010960	11/2/2020	1000 Alliance Water Resources	50,107.89	0.00
AP	HC	000064	11-20	010961	11/18/2020	1042 Martin County Sanitation	131.90	0.00
AP	HC	000064	11-20	010962	11/18/2020	1042 Martin County Sanitation	21,875.35	0.00
AP	HC	000064	11-20	010963	11/20/2020	1000 Alliance Water Resources	82,222.75	0.00
AP	HC	000064	11-20	010964	11/24/2020	1031 KY Rural Water Associatio	1,850.00	0.00
AP	HC	000064	11-20	010965	11/24/2020	1046 Wade Stables	15,000.00	0.00
AP	HC	000064	11-20	010966	11/24/2020	1027 Walker Communications	89.00	0.00
AP	HC	000064	11-20	010967	11/24/2020	1047 Railroad Management Compa	529.98	0.00
AP	HC	000064	11-20	109531	11/24/2020	1023 Brian Cumbo (Atty)	437.50	0.00
AP	HC	000064	11-20	109551	11/2/2020	1042 Martin County Sanitation	131.90	0.00
AP	HC	000064	11-20	109561	11/2/2020	1027 Walker Communications	89.00	0.00
AP	HC	000064	11-20	109571	11/2/2020	1029 Roy F Collier Comm Center	773.51	0.00
AP	VO	000063	11-20	000135	12/16/2020	1042 Martin County Sanitation	131.90	0.00
AP	VO	000063	11-20	000135	12/16/2020	1042 Martin County Sanitation	0.00	131.90
AP	VO	000063	11-20	000136	12/16/2020	1027 Walker Communications	0.00	89.00
AP	VO	000063	11-20	000137	12/16/2020	1029 Roy F Collier Comm Center	0.00	773.51
AP	VO	000063	11-20	000138	12/16/2020	1042 Martin County Sanitation	58,408.99	0.00
AP	VO	000063	11-20	000138	12/16/2020	1042 Martin County Sanitation	0.00	58,408.99
AP	VO	000063	11-20	000139	12/16/2020	1000 Alliance Water Resources	0.00	50,107.89

AP	VO	000063	11-20	000140	12/16/2020	1042 Martin County Sanitation	131.90	0.00
AP	VO	000063	11-20	000140	12/16/2020	1042 Martin County Sanitation	0.00	131.90
AP	VO	000063	11-20	000141	12/16/2020	1042 Martin County Sanitation	21,875.35	0.00
AP	VO	000063	11-20	000141	12/16/2020	1042 Martin County Sanitation	0.00	21,875.35
AP	VO	000063	11-20	000142	12/16/2020	1000 Alliance Water Resources	0.00	82,222.75
AP	VO	000063	11-20	000143	12/16/2020	1031 KY Rural Water Associatio	0.00	1,850.00
AP	VO	000063	11-20	000144	12/16/2020	1046 Wade Stables	0.00	15,000.00
AP	VO	000063	11-20	000145	12/16/2020	1027 Walker Communications	0.00	89.00
AP	VO	000063	11-20	000146	12/16/2020	1047 Railroad Management Compa	0.00	529.98
AP	VO	000063	11-20	000147	12/16/2020	1023 Brian Cumbo (Atty)	0.00	437.50
AP	VO	000065	11-20	000148	12/16/2020	1000 Alliance Water Resources	0.00	16,337.00
AP	VO	000067	11-20	000149	12/16/2020	1000 Alliance Water Resources	0.00	15,852.00
^ GJ	GL	0000000135	11-20	JE 4	12/1/2020	A/P Accrual	4,062.23	0.00
GJ	GL	0000000140	12-20	JE 4	1/21/2021	A/P Accrual	0.00	92,516.54
^ GJ	GL	0000000181	03-21	JE YEAUDIT	3/31/2021	Rec add'l A/P per schedule	0.00	34,788.39
^ GJ	GL	0000000181	03-21	JE YEAUDIT	3/31/2021	2020 Comm Ins due AWR	0.00	7,031.75
^ GJ	GL	0000000181	03-21	JE YEAUDIT	3/31/2021	AWR forgive Dist Vac Liab	4,036.39	0.00
^ GJ	GL	0000000181	03-21	JE YEAUDIT	3/31/2021	AWR forgive Dist Vac Liab	7,853.31	0.00
^ GJ	GL	0000000181	03-21	JE YEAUDIT	3/31/2021	Accr 2020 repair cap overage	0.00	11,692.00
GJ	GL	0000000141	12-20	JE-MISC	1/21/2021	Collections Due To MCS	0.00	73,081.57
^ GJ	GL	0000000166	01-21	YE JE MISC	12/31/2020	Adj Big Sandy AP per Rec 0 bal	2,204.75	0.00
^ GJ	GL	0000000166	01-21	YE JE MISC	12/31/2020	Adj Wells Rdy Mx AP bal \$0	465.34	0.00
^ GJ	GL	0000000156	01-21	YE JE-MISC	2/24/2021	Adj AR AP to reconciled bals	30,840.66	0.00
AP	HC	000074	12-20	001007	12/18/2020	1000 Alliance Water Resources	22,723.78	0.00
AP	HC	000072	12-20	001010	12/2/2020	1039 Bell Engineering	12,970.40	0.00
AP	HC	000072	12-20	001011	12/2/2020	1041 Big Sandy Add	3,000.00	0.00
AP	HC	000072	12-20	001012	12/2/2020	1039 Bell Engineering	2,250.00	0.00
AP	HC	000072	12-20	001013	12/2/2020	1039 Bell Engineering	17,250.00	0.00
AP	HC	000072	12-20	001014	12/2/2020	1039 Bell Engineering	2,594.08	0.00
AP	HC	000072	12-20	001024	12/17/2020	1048 Boca Enterprises Inc	66,352.00	0.00
AP	HC	000072	12-20	001025	12/17/2020	1039 Bell Engineering	500.00	0.00
AP	HC	000072	12-20	001026	12/17/2020	1039 Bell Engineering	15,000.00	0.00
AP	HC	000072	12-20	001027	12/17/2020	1048 Boca Enterprises Inc	120,040.20	0.00
AP	HC	000076	12-20	001107	12/18/2020	1000 Alliance Water Resources	12,612.88	0.00
AP	HC	000072	12-20	010151	12/2/2020	1039 Bell Engineering	9,715.38	0.00
AP	HC	000072	12-20	010161	12/2/2020	1041 Big Sandy Add	3,000.00	0.00
AP	HC	000072	12-20	010171	12/2/2020	1039 Bell Engineering	15,024.84	0.00
AP	HC	000070	12-20	010968	12/1/2020	1042 Martin County Sanitation	26,902.47	0.00
AP	HC	000070	12-20	010969	12/10/2020	1023 Brian Cumbo (Atty)	600.00	0.00
AP	HC	000070	12-20	010970	12/10/2020	1029 Roy F Collier Comm Center	773.51	0.00
AP	HC	000070	12-20	010971	12/16/2020	1042 Martin County Sanitation	40,121.58	0.00
AP	HC	000070	12-20	010972	12/16/2020	1000 Alliance Water Resources	47,061.09	0.00
AP	HC	000070	12-20	010973	12/22/2020	1029 Roy F Collier Comm Center	773.51	0.00
AP	HC	000070	12-20	010974	12/22/2020	1027 Walker Communications	89.00	0.00
AP	HC	000070	12-20	010975	12/22/2020	1023 Brian Cumbo (Atty)	487.50	0.00
AP	HC	000070	12-20	010976	12/22/2020	1012 Consolidated Pipe	869.06	0.00
AP	VO	000069	12-20	000150	1/13/2021	1042 Martin County Sanitation	26,902.47	0.00
AP	VO	000069	12-20	000150	1/13/2021	1042 Martin County Sanitation	0.00	26,902.47
AP	VO	000069	12-20	000151	1/13/2021	1023 Brian Cumbo (Atty)	0.00	600.00

AP	VO	000069	12-20	000152	1/13/2021	1029 Roy F Collier Comm Center	0.00	773.51			
AP	VO	000069	12-20	000153	1/13/2021	1042 Martin County Sanitation	40,121.58	0.00			
AP	VO	000069	12-20	000153	1/13/2021	1042 Martin County Sanitation	0.00	40,121.58			
AP	VO	000069	12-20	000154	1/13/2021	1000 Alliance Water Resources	0.00	47,061.09			
AP	VO	000069	12-20	000155	1/13/2021	1029 Roy F Collier Comm Center	0.00	773.51			
AP	VO	000069	12-20	000156	1/13/2021	1027 Walker Communications	0.00	89.00			
AP	VO	000069	12-20	000157	1/13/2021	1023 Brian Cumbo (Atty)	0.00	487.50			
AP	VO	000069	12-20	000158	1/13/2021	1012 Consolidated Pipe	0.00	869.06			
AP	VO	000071	12-20	000159	1/13/2021	1039 Bell Engineering	0.00	12,970.40			
AP	VO	000071	12-20	000160	1/13/2021	1041 Big Sandy Add	0.00	3,000.00			
AP	VO	000071	12-20	000161	1/13/2021	1039 Bell Engineering	0.00	2,250.00			
AP	VO	000071	12-20	000162	1/13/2021	1039 Bell Engineering	0.00	17,250.00			
AP	VO	000071	12-20	000163	1/13/2021	1039 Bell Engineering	0.00	2,594.08			
AP	VO	000071	12-20	000164	1/13/2021	1039 Bell Engineering	0.00	9,715.38			
AP	VO	000071	12-20	000165	1/13/2021	1041 Big Sandy Add	0.00	3,000.00			
AP	VO	000071	12-20	000166	1/13/2021	1039 Bell Engineering	0.00	15,024.84			
AP	VO	000071	12-20	000167	1/13/2021	1048 Boca Enterprises Inc	0.00	66,352.00			
AP	VO	000071	12-20	000168	1/13/2021	1039 Bell Engineering	0.00	500.00			
AP	VO	000071	12-20	000169	1/13/2021	1039 Bell Engineering	0.00	15,000.00			
AP	VO	000071	12-20	000170	1/13/2021	1048 Boca Enterprises Inc	0.00	120,040.20			
AP	VO	000073	12-20	000171	1/13/2021	1000 Alliance Water Resources	0.00	22,723.78			
AP	VO	000075	12-20	000172	1/13/2021	1000 Alliance Water Resources	0.00	12,612.88			
				Sub	0			0.00	3,332,427.01	4,589,513.48	1,257,086.47
				Acct	2000	Total	0.00	3,332,427.01	4,589,513.48	1,257,086.47	

Acct: 2005

Sales Tax Payable

Sub:

0

Default

^ GJ	GL	0000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	452.32	0.00			
^ GJ	GL	0000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	0.00	507.72			
GJ	GL	000000016	01-20	JE 1	5/29/2020	Billing Summary	0.00	1,700.31			
GJ	GL	000000017	01-20	JE 2	5/29/2020	Receipts/Disbursements	2,295.43	0.00			
GJ	GL	000000005	01-20	JE MISC	6/4/2020	Rec opening bal per Sage50	599.03	0.00			
GJ	GL	000000012	01-20	JE MISC	6/7/2020	Record Nov19 Sales&SchTax	0.00	1,557.06			
GJ	GL	000000012	01-20	JE MISC	6/7/2020	Record Dec19 Sales&SchTax	0.00	1,282.51			
GJ	GL	000000013	01-20	JE MISC	6/12/2020	1/1-12/31/19 BillingAdjs	0.51	0.00			
GJ	GL	000000028	02-20	JE 1	6/18/2020	Billing Summary	0.00	1,671.04			
GJ	GL	000000029	02-20	JE 2	6/18/2020	Receipts/Disbursements	1,510.99	0.00			
GJ	GL	000000037	03-20	JE 1	6/19/2020	Billing Summary	0.00	1,362.94			
GJ	GL	000000038	03-20	JE 2	6/19/2020	Receipts/Disbursements	1,372.32	0.00			
GJ	GL	000000046	04-20	JE 1	6/19/2020	Billing Summary	0.00	1,430.70			
GJ	GL	000000047	04-20	JE 2	6/19/2020	Receipts/Disbursements	1,287.59	0.00			
GJ	GL	000000059	05-20	JE 1	6/19/2020	Billing Summary	0.00	1,301.34			
GJ	GL	000000060	05-20	JE 2	6/19/2020	Receipts/Disbursements	1,460.58	0.00			
GJ	GL	000000066	06-20	JE 1	7/23/2020	Billing Summary	0.00	2,762.26			
GJ	GL	000000067	06-20	JE 2	7/23/2020	Receipts/Disbursements	1,606.56	0.00			
GJ	GL	000000073	06-20	JE-MISC	8/20/2020	RJE 06 20 BillXPress unbilled	1,262.91	0.00			
GJ	GL	000000075	07-20	JE 1	8/21/2020	Billing Summary	0.00	1,757.16			
GJ	GL	000000076	07-20	JE 2	8/21/2020	Receipts/Disbursements	729.03	0.00			
GJ	GL	000000090	08-20	JE 1	9/18/2020	Billing Summary	0.00	1,701.07			
GJ	GL	000000091	08-20	JE 2	9/18/2020	Receipts/Disbursements	853.54	0.00			
GJ	GL	000000101	09-20	JE 1	10/21/2020	Billing Summary	0.00	1,191.08			

GJ	GL	000000102	09-20	JE 2	10/21/2020	Receipts/Disbursements	1,236.77	0.00			
GJ	GL	000000108	10-20	JE 1	11/18/2020	Billing Summary	0.00	1,436.52			
GJ	GL	000000109	10-20	JE 2	11/18/2020	Receipts/Disbursements	1,721.55	0.00			
GJ	GL	000000116	11-20	JE 1	12/17/2020	Billing Summary	0.00	1,382.01			
GJ	GL	000000117	11-20	JE 2	12/17/2020	Receipts/Disbursements	1,372.52	0.00			
GJ	GL	000000137	12-20	JE 1	1/19/2021	Billing Summary	0.00	1,168.43			
GJ	GL	000000138	12-20	JE 2	1/19/2021	Receipts/Disbursements	943.20	0.00			
* GJ	GL	000000145	01-21	YE JE-MISC	2/17/2021	Adj Sales Tax Pay to actual	1,797.44	0.00			
				Sub	0						
						Total		0.00	20,502.29	22,212.15	1,709.86
				Acct	2005	Total	0.00	20,502.29	22,212.15	1,709.86	

Acct: 2006	School Tax Payable					Sub:	0			Default	
^ GJ	GL	000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	0.00	731.77			
^ GJ	GL	000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	1,751.43	0.00			
GJ	GL	000000016	01-20	JE 1	5/29/2020	Billing Summary	0.00	5,646.29			
GJ	GL	000000017	01-20	JE 2	5/29/2020	Receipts/Disbursements	5,499.69	0.00			
GJ	GL	000000005	01-20	JE MISC	6/4/2020	Rec opening bal per Sage50	4,530.04	0.00			
GJ	GL	000000012	01-20	JE MISC	6/7/2020	Record Nov19 Sales&SchTax	0.00	5,696.77			
GJ	GL	000000012	01-20	JE MISC	6/7/2020	Record Dec19 Sales&SchTax	0.00	5,428.92			
GJ	GL	000000013	01-20	JE MISC	6/12/2020	1/1-12/31/19 BillingAdjs	21.99	0.00			
GJ	GL	000000013	01-20	JE MISC	6/12/2020	1/1-12/31/19 BillingAdjs	54.31	0.00			
GJ	GL	000000028	02-20	JE 1	6/18/2020	Billing Summary	0.00	5,508.36			
GJ	GL	000000029	02-20	JE 2	6/18/2020	Receipts/Disbursements	5,613.67	0.00			
GJ	GL	000000037	03-20	JE 1	6/19/2020	Billing Summary	0.00	5,053.16			
GJ	GL	000000038	03-20	JE 2	6/19/2020	Receipts/Disbursements	5,377.23	0.00			
GJ	GL	000000046	04-20	JE 1	6/19/2020	Billing Summary	0.00	5,288.04			
GJ	GL	000000047	04-20	JE 2	6/19/2020	Receipts/Disbursements	4,791.63	0.00			
GJ	GL	000000059	05-20	JE 1	6/19/2020	Billing Summary	0.00	5,797.09			
GJ	GL	000000060	05-20	JE 2	6/19/2020	Receipts/Disbursements	5,017.60	0.00			
GJ	GL	000000066	06-20	JE 1	7/23/2020	Billing Summary	0.00	11,158.25			
GJ	GL	000000067	06-20	JE 2	7/23/2020	Receipts/Disbursements	5,596.83	0.00			
GJ	GL	000000073	06-20	JE-MISC	8/20/2020	RJE 06 20 BillXPress unbilled	5,191.35	0.00			
GJ	GL	000000075	07-20	JE 1	8/21/2020	Billing Summary	0.00	6,698.64			
GJ	GL	000000076	07-20	JE 2	8/21/2020	Receipts/Disbursements	5,458.90	0.00			
GJ	GL	000000090	08-20	JE 1	9/18/2020	Billing Summary	0.00	5,359.45			
GJ	GL	000000091	08-20	JE 2	9/18/2020	Receipts/Disbursements	5,418.48	0.00			
GJ	GL	000000101	09-20	JE 1	10/21/2020	Billing Summary	0.00	5,383.05			
GJ	GL	000000102	09-20	JE 2	10/21/2020	Receipts/Disbursements	5,696.14	0.00			
GJ	GL	000000108	10-20	JE 1	11/18/2020	Billing Summary	0.00	5,347.02			
GJ	GL	000000109	10-20	JE 2	11/18/2020	Receipts/Disbursements	5,211.99	0.00			
GJ	GL	000000116	11-20	JE 1	12/17/2020	Billing Summary	0.00	5,403.66			
GJ	GL	000000117	11-20	JE 2	12/17/2020	Receipts/Disbursements	5,268.11	0.00			
GJ	GL	000000137	12-20	JE 1	1/19/2021	Billing Summary	0.00	5,249.27			
GJ	GL	000000138	12-20	JE 2	1/19/2021	Receipts/Disbursements	4,400.74	0.00			
^ GJ	GL	000000145	01-21	YE JE-MISC	2/17/2021	Adj School Tax Pay to actual	1,663.59	0.00			
				Sub	0						
						Total		0.00	76,563.72	83,749.74	7,186.02
				Acct	2006	Total	0.00	76,563.72	83,749.74	7,186.02	

Acct: 2008	Accrued Wages Payable					Sub:	0			Default	
^ GJ	GL	000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	7,998.36	0.00			

GJ	GL	000000013	01-20	JE MISC	6/12/2020	Accrue1/15/20P/R;Laborto12/31	0.00	12,681.95				
GJ	GL	000000013	01-20	JE MISC	6/12/2020	AccrueAddtlP/R-R Smith	0.00	228.00				
GJ	GL	000000014	01-20	JE MISC	6/17/2020	Adj accr sal orig entered	0.00	4,225.79				
GJ	GL	000000015	01-20	JE MISC	6/17/2020	Rec Jan20 PR Acct Transactns	12,681.95	0.00				
GJ	GL	000000015	01-20	JE MISC	6/17/2020	Rec Jan20 PR Acct Transactns	139.08	0.00				
GJ	GL	000000015	01-20	JE MISC	6/17/2020	Rec Jan20 PR Acct Transactns	4,225.79	0.00				
^ GJ	GL	000000145	01-21	YE JE-MISC	2/17/2021	Elim remaining PR accrs	0.00	7,909.44				
				Sub	0			0.00		25,045.18	25,045.18	0.00
				Acct	2008	Total	0.00	25,045.18		25,045.18		0.00
Acct: 2009		Accrued Vacation				Sub:	0			Default		
^ GJ	GL	000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	0.00	2,067.88				
GJ	GL	000000013	01-20	JE MISC	6/12/2020	Record YE vacation liability	0.00	20,267.49				
^ GJ	GL	000000088	07-20	JE MISC	8/31/2020	Adj 2019 YE Acrrl for 120max	7,405.68	0.00				
GJ	GL	0000000140	12-20	JE 4	1/21/2021	A/P Accrual	11,889.70	0.00				
^ GJ	GL	000000145	01-21	YE JE-MISC	2/17/2021	Elim remaining PR accrs	3,039.99	0.00				
				Sub	0			0.00		22,335.37	22,335.37	0.00
				Acct	2009	Total	0.00	22,335.37		22,335.37		0.00
Acct: 2015		Accrued Payroll Taxes Payable				Sub:	0			Default		
^ GJ	GL	000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	859.52	0.00				
^ GJ	GL	000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	70.11	0.00				
^ GJ	GL	000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	1,295.52	0.00				
^ GJ	GL	000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	2,304.30	0.00				
GJ	GL	000000005	01-20	JE MISC	6/4/2020	Rec opening bal per Sage50	0.00	12,341.66				
GJ	GL	000000013	01-20	JE MISC	6/12/2020	Accrue1/15/20P/R;Laborto12/31	0.00	1,282.48				
GJ	GL	000000013	01-20	JE MISC	6/12/2020	AccrueAddtlP/R-R Smith	0.00	13.04				
GJ	GL	000000015	01-20	JE MISC	6/17/2020	Rec Jan20 PR Acct Transactns	892.95	0.00				
GJ	GL	000000015	01-20	JE MISC	6/17/2020	Rec Jan20 PR Acct Transactns	243.10	0.00				
GJ	GL	000000015	01-20	JE MISC	6/17/2020	Rec Jan20 PR Acct Transactns	243.08	0.00				
GJ	GL	000000015	01-20	JE MISC	6/17/2020	Rec Jan20 PR Acct Transactns	1,039.39	0.00				
GJ	GL	000000015	01-20	JE MISC	6/17/2020	Rec Jan20 PR Acct Transactns	1,039.40	0.00				
GJ	GL	000000015	01-20	JE MISC	6/17/2020	Rec Jan20 PR Acct Transactns	695.17	0.00				
GJ	GL	000000015	01-20	JE MISC	6/17/2020	Rec Jan20 PR Acct Transactns	338.15	0.00				
GJ	GL	000000015	01-20	JE MISC	6/17/2020	Rec Jan20 PR Acct Transactns	12.68	0.00				
GJ	GL	000000015	01-20	JE MISC	6/17/2020	Rec Jan20 PR Acct Transactns	34.22	0.00				
GJ	GL	000000015	01-20	JE MISC	6/17/2020	Rec Jan20 PR Acct Transactns	0.00	892.95				
GJ	GL	000000015	01-20	JE MISC	6/17/2020	Rec Jan20 PR Acct Transactns	0.00	243.10				
GJ	GL	000000015	01-20	JE MISC	6/17/2020	Rec Jan20 PR Acct Transactns	0.00	1,039.39				
GJ	GL	000000015	01-20	JE MISC	6/17/2020	Rec Jan20 PR Acct Transactns	0.00	695.17				
GJ	GL	000000015	01-20	JE MISC	6/17/2020	Rec Jan20 PR Acct Transactns	0.00	338.15				
^ GJ	GL	000000145	01-21	YE JE-MISC	2/17/2021	Elim remaining PR accrs	7,778.35	0.00				
				Sub	0			0.00		16,845.94	16,845.94	0.00
				Acct	2015	Total	0.00	16,845.94		16,845.94		0.00
Acct: 2016		Accrued Retirement Payable				Sub:	0			Default		
GJ	GL	000000005	01-20	JE MISC	6/4/2020	Rec opening bal per Sage50	60,509.57	0.00				
GJ	GL	000000013	01-20	JE MISC	6/12/2020	Accrue1/15/20P/R;Laborto12/31	0.00	15,940.48				
^ GJ	GL	000000145	01-21	YE JE-MISC	2/17/2021	Elim remaining PR accrs	0.00	44,569.09				
				Sub	0			0.00		60,509.57	60,509.57	0.00

Acct	2016	Total	0.00	60,509.57	60,509.57	0.00
Acct: 2017	Accrued 401(k) Payable	Sub:	0		Default	
GJ	GL 000000005 01-20 JE MISC	6/4/2020	Rec opening bal per Sage50	0.00	60.00	
^ GJ	GL 0000000145 01-21 YE JE-MISC	2/17/2021	Elim remaining PR accrs	60.00	0.00	
	Sub	0	Total	0.00	60.00	60.00 0.00
	Acct	2017	Total	0.00	60.00	60.00 0.00
Acct: 2018	Accrued Health Insurance Payab	Sub:	0		Default	
GJ	GL 000000005 01-20 JE MISC	6/4/2020	Rec opening bal per Sage50	0.00	2,649.17	
GJ	GL 000000014 01-20 JE MISC	6/17/2020	AccrueColonialLifeInsPrem-Dec	0.00	315.36	
GJ	GL 000000015 01-20 JE MISC	6/17/2020	Rec Jan20 PR Acct Transactns	315.36	0.00	
^ GJ	GL 0000000145 01-21 YE JE-MISC	2/17/2021	Elim remaining PR accrs	2,649.17	0.00	
	Sub	0	Total	0.00	2,964.53	2,964.53 0.00
	Acct	2018	Total	0.00	2,964.53	2,964.53 0.00
Acct: 2025	Note Payable-Tommy's Auto Sale	Sub:	0		Default	
GJ	GL 000000010 01-20 JE MISC	6/11/2020	Rec N/P Tommy's Auto Sales	6,000.00	0.00	
GJ	GL 000000011 01-20 JE MISC	6/11/2020	Fix orig JE N/P; backwards	0.00	12,000.00	
GJ	GL 000000012 01-20 JE MISC	6/7/2020	RecNov&Dec19 pmts-lateSageEntr	1,000.00	0.00	
GJ	GL 000000029 02-20 JE 2	6/18/2020	Receipts/Disbursements	500.00	0.00	
GJ	GL 000000038 03-20 JE 2	6/19/2020	Receipts/Disbursements	1,000.00	0.00	
GJ	GL 000000047 04-20 JE 2	6/19/2020	Receipts/Disbursements	500.00	0.00	
GJ	GL 000000060 05-20 JE 2	6/19/2020	Receipts/Disbursements	500.00	0.00	
GJ	GL 000000069 06-20 JE-MISC	7/24/2020	Checks cut but not recorded	500.00	0.00	
AP	VO 000041 06-20 000077	6/1/2020	1026 Tommy Maynard	500.00	0.00	
^ GJ	GL 000000074 06-20 JE-MISC	7/1/2020	Checks cut but not recorded	0.00	500.00	
GJ	GL 000000082 07-20 JE-MISC	8/21/2020	Adj incorrect rev of June RJE	500.00	0.00	
AP	VO 000045 07-20 000086	7/28/2020	1026 Tommy Maynard	500.00	0.00	
AP	VO 000049 08-20 000100	8/25/2020	1026 Tommy Maynard	500.00	0.00	
AP	VO 000055 09-20 000120	10/21/2020	1026 Tommy Maynard	500.00	0.00	
GJ	GL 0000000113 10-20 JE-MISC	11/19/2020	Void T. Maynard check #10958	0.00	500.00	
AP	VO 000061 10-20 000131	11/18/2020	1026 Tommy Maynard	500.00	0.00	
^ GJ	GL 0000000115 10-20 JE-MISC	11/1/2020	Void T. Maynard check #10958	500.00	0.00	
GJ	GL 0000000128 11-20 JE-MISC	12/17/2020	Void Maynard Check #10958	0.00	500.00	
	Sub	0	Total	0.00	13,500.00	13,500.00 0.00
	Acct	2025	Total	0.00	13,500.00	13,500.00 0.00
Acct: 2030	Long Term Debt-Current	Sub:	0		Default	
^ GJ	GL 0000000129 11-20 AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	0.00	1,564.73	
^ GJ	GL 0000000129 11-20 AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	1,564.73	0.00	
GJ	GL 000000005 01-20 JE MISC	6/4/2020	Rec opening bal per Sage50	0.00	116,442.62	
GJ	GL 000000014 01-20 JE MISC	6/17/2020	Adj c/mat on L/T Debt-KIA	0.00	3,177.08	
GJ	GL 000000014 01-20 JE MISC	6/17/2020	Adj c/mat on L/T Debt-KYRWA	0.00	5,000.00	
GJ	GL 000000033 02-20 JE MISC	6/18/2020	Adj c/mat on 2015E Bonds	0.00	5,000.00	
^ GJ	GL 0000000145 01-21 YE JE-MISC	2/17/2021	Adj Curr Mats to \$131,281.02	0.00	1,661.32	
	Sub	0	Total	0.00	1,564.73	132,845.75 131,281.02
	Acct	2030	Total	0.00	1,564.73	132,845.75 131,281.02
Acct: 2040	Accrued Interest Payable	Sub:	0		Default	
^ GJ	GL 0000000129 11-20 AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	0.00	3,023.91	

^ GJ	GL	0000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	3,598.76	0.00				
^ GJ	GL	0000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	0.00	2,720.97				
^ GJ	GL	0000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	0.00	2,467.58				
^ GJ	GL	0000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	168.11	0.00				
GJ	GL	0000000018	01-20	JE 3	5/29/2020	Monthly Accruals	0.00	5,648.65				
GJ	GL	0000000005	01-20	JE MISC	6/4/2020	Rec opening bal per Sage50	0.00	36,454.33				
GJ	GL	0000000022	01-20	JE MISC	6/18/2020	Adj Sage beg bal	6,430.54	0.00				
GJ	GL	0000000029	02-20	JE 2	6/18/2020	Receipts/Disbursements	34,469.38	0.00				
GJ	GL	0000000030	02-20	JE 3	6/18/2020	Monthly Accruals	0.00	5,648.65				
GJ	GL	0000000039	03-20	JE 3	6/19/2020	Monthly Accruals	0.00	5,648.65				
GJ	GL	0000000048	04-20	JE 3	6/19/2020	Monthly Accruals	0.00	5,648.65				
GJ	GL	0000000061	05-20	JE 3	6/19/2020	Monthly Accruals	0.00	5,648.65				
GJ	GL	0000000068	06-20	JE 3	7/23/2020	Monthly Accruals	0.00	5,648.65				
GJ	GL	0000000077	07-20	JE 3	8/21/2020	Monthly Accruals	0.00	5,648.65				
GJ	GL	0000000091	08-20	JE 2	9/18/2020	Receipts/Disbursements-KIA SC	33,891.88	0.00				
GJ	GL	0000000092	08-20	JE 3	9/18/2020	Monthly Accruals	0.00	5,648.65				
GJ	GL	0000000103	09-20	JE 3	10/21/2020	Monthly Accruals	0.00	5,648.65				
GJ	GL	0000000110	10-20	JE 3	11/18/2020	Monthly Accruals	0.00	5,648.65				
GJ	GL	0000000118	11-20	JE 3	12/17/2020	Monthly Accruals	0.00	5,648.65				
GJ	GL	0000000139	12-20	JE 3	1/19/2021	Monthly Accruals	0.00	5,648.65				
^ GJ	GL	0000000145	01-21	YE JE-MISC	2/17/2021	Adj Accr Interest Payable	4,513.71	0.00				
				Sub	0							
						Total		0.00	83,072.38	112,450.59	29,378.21	
				Acct	2040	Total	0.00	83,072.38	112,450.59	29,378.21		
Acct: 2050		Customer Deposits				Sub:	0			Default		
GJ	GL	0000000017	01-20	JE 2	5/29/2020	Receipts/Disbursements	0.00	1,080.00				
GJ	GL	0000000005	01-20	JE MISC	6/4/2020	Rec opening bal per Sage50	0.00	140,950.53				
GJ	GL	0000000013	01-20	JE MISC	6/12/2020	Dec19AddtlSage-CustDepRecvd	0.00	1,440.00				
GJ	GL	0000000029	02-20	JE 2	6/18/2020	Receipts/Disbursements	0.00	1,350.00				
GJ	GL	0000000038	03-20	JE 2	6/19/2020	Receipts/Disbursements	0.00	4,040.00				
GJ	GL	0000000042	03-20	JE MISC	6/19/2020	DepositRefund-DonnaHallCk#1245	45.00	0.00				
GJ	GL	0000000047	04-20	JE 2	6/19/2020	Receipts/Disbursements	2,970.00	0.00				
GJ	GL	0000000047	04-20	JE 2	6/19/2020	Receipts/Disbursements	0.00	1,080.00				
GJ	GL	0000000060	05-20	JE 2	6/19/2020	Receipts/Disbursements	0.00	3,150.00				
GJ	GL	0000000067	06-20	JE 2	7/23/2020	Receipts/Disbursements	0.00	2,160.00				
GJ	GL	0000000075	07-20	JE 1	8/21/2020	Billing Summary	810.00	0.00				
GJ	GL	0000000076	07-20	JE 2	8/21/2020	Receipts/Disbursements	0.00	2,585.00				
GJ	GL	0000000090	08-20	JE 1	9/18/2020	Billing Summary	1,215.00	0.00				
GJ	GL	0000000091	08-20	JE 2	9/18/2020	Receipts/Disbursements	0.00	180.00				
GJ	GL	0000000101	09-20	JE 1	10/21/2020	Billing Summary	315.00	0.00				
GJ	GL	0000000108	10-20	JE 1	11/18/2020	Billing Summary	810.00	0.00				
GJ	GL	0000000109	10-20	JE 2	11/18/2020	Receipts/Disbursements	0.00	1,940.00				
GJ	GL	0000000116	11-20	JE 1	12/17/2020	Billing Summary	1,080.00	0.00				
GJ	GL	0000000117	11-20	JE 2	12/17/2020	Receipts/Disbursements	0.00	1,800.00				
GJ	GL	0000000137	12-20	JE 1	1/19/2021	Billing Summary	585.00	0.00				
GJ	GL	0000000138	12-20	JE 2	1/19/2021	Receipts/Disbursements	0.00	2,095.00				
^ GJ	GL	0000000145	01-21	YE JE-MISC	2/17/2021	Adj Cust Deposits to actual	81,575.53	0.00				
				Sub	0							
						Total		0.00	89,405.53	163,850.53	74,445.00	
				Acct	2050	Total	0.00	89,405.53	163,850.53	74,445.00		

Acct: 2500	Note Payable-KIA		Sub:	0			Default			
^ GJ	GL	0000000129 11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	0.00	12,730.70			
^ GJ	GL	0000000129 11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	12,730.70	0.00			
GJ	GL	0000000017 01-20	JE 2	5/29/2020	Receipts/Disbursements	4,489.40	0.00			
GJ	GL	0000000005 01-20	JE MISC	6/4/2020	Rec opening bal per Sage50	0.00	415,382.40			
GJ	GL	0000000013 01-20	JE MISC	6/12/2020	KIA bankacctfunding 3/1/19	0.00	5,800.00			
GJ	GL	0000000013 01-20	JE MISC	6/12/2020	KIA bankacctfunding 3/29/19	0.00	5,800.00			
GJ	GL	0000000014 01-20	JE MISC	6/17/2020	Adj L/T Debt-KIA	0.00	25,495.39			
GJ	GL	0000000029 02-20	JE 2	6/18/2020	Receipts/Disbursements	4,500.62	0.00			
GJ	GL	0000000038 03-20	JE 2	6/19/2020	Receipts/Disbursements	4,511.87	0.00			
GJ	GL	0000000047 04-20	JE 2	6/19/2020	Receipts/Disbursements	4,523.15	0.00			
GJ	GL	0000000060 05-20	JE 2	6/19/2020	Receipts/Disbursements	4,534.46	0.00			
GJ	GL	0000000067 06-20	JE 2	7/23/2020	Receipts/Disbursements	4,545.79	0.00			
GJ	GL	0000000076 07-20	JE 2	8/21/2020	Receipts/Disbursements	4,557.16	0.00			
GJ	GL	0000000091 08-20	JE 2	9/18/2020	Receipts/Disbursements	4,568.55	0.00			
GJ	GL	0000000102 09-20	JE 2	10/21/2020	Receipts/Disbursements	4,579.97	0.00			
GJ	GL	0000000109 10-20	JE 2	11/18/2020	Receipts/Disbursements	4,591.42	0.00			
GJ	GL	0000000117 11-20	JE 2	12/17/2020	Receipts/Disbursements	4,602.90	0.00			
GJ	GL	0000000138 12-20	JE 2	1/19/2021	Receipts/Disbursements	4,614.41	0.00			
^ GJ	GL	0000000145 01-21	YE JE-MISC	2/17/2021	Adj LTD (KIA)	0.00	0.04			
			Sub	0						
				Total			0.00	67,350.40	465,208.53	397,858.13
		Acct	2500	Total		0.00	67,350.40	465,208.53	397,858.13	
Acct: 2510	Lease Payable-KACO		Sub:	0			Default			
^ GJ	GL	0000000129 11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	10,000.00	0.00			
^ GJ	GL	0000000129 11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	0.00	10,000.00			
GJ	GL	0000000005 01-20	JE MISC	6/4/2020	Rec opening bal per Sage50	0.00	96,221.96			
GJ	GL	0000000014 01-20	JE MISC	6/17/2020	Adj SageYEBal to amort sch	10,000.00	0.00			
GJ	GL	0000000038 03-20	JE 2	6/19/2020	Receipts/Disbursements-KIA SC	15,000.00	0.00			
			Sub	0						
				Total			0.00	35,000.00	106,221.96	71,221.96
		Acct	2510	Total		0.00	35,000.00	106,221.96	71,221.96	
Acct: 2520	Bonds Payable-2015E CurrentRef		Sub:	0			Default			
^ GJ	GL	0000000129 11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	0.00	52,580.75			
^ GJ	GL	0000000129 11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	52,580.75	0.00			
GJ	GL	0000000005 01-20	JE MISC	6/4/2020	Rec opening bal per Sage50	0.00	1,698,030.49			
GJ	GL	0000000014 01-20	JE MISC	6/17/2020	Adj L/T Debt-KYRWA	0.00	121,969.51			
GJ	GL	0000000029 02-20	JE 2	6/18/2020	Receipts/Disbursements	55,000.00	0.00			
			Sub	0						
				Total			0.00	107,580.75	1,872,580.75	1,765,000.00
		Acct	2520	Total		0.00	107,580.75	1,872,580.75	1,765,000.00	
Acct: 2600	Bonds Premium-2015 E C/Refndg		Sub:	0			Default			
GJ	GL	0000000005 01-20	JE MISC	6/4/2020	Rec opening bal per Sage50	0.00	22,363.00			
			Sub	0						
				Total			0.00	22,363.00	22,363.00	
		Acct	2600	Total		0.00	0.00	22,363.00	22,363.00	
Acct: 2605	A/Amort Bond Prem-2015 E		Sub:	0			Default			
GJ	GL	0000000005 01-20	JE MISC	6/4/2020	Rec opening bal per Sage50	3,481.12	0.00			
GJ	GL	0000000023 01-20	JE MISC	6/18/2020	Monthly Accruals	62.75	0.00			
GJ	GL	0000000030 02-20	JE 3	6/18/2020	Monthly Accruals	62.75	0.00			

GJ	GL	000000039	03-20	JE 3	6/19/2020	Monthly Accruals	62.75	0.00				
GJ	GL	000000048	04-20	JE 3	6/19/2020	Monthly Accruals	62.75	0.00				
GJ	GL	000000061	05-20	JE 3	6/19/2020	Monthly Accruals	62.75	0.00				
GJ	GL	000000068	06-20	JE 3	7/23/2020	Monthly Accruals	62.75	0.00				
GJ	GL	000000077	07-20	JE 3	8/21/2020	Monthly Accruals	62.75	0.00				
GJ	GL	000000092	08-20	JE 3	9/18/2020	Monthly Accruals	62.75	0.00				
GJ	GL	000000103	09-20	JE 3	10/21/2020	Monthly Accruals	62.75	0.00				
GJ	GL	000000110	10-20	JE 3	11/18/2020	Monthly Accruals	62.75	0.00				
GJ	GL	000000118	11-20	JE 3	12/17/2020	Monthly Accruals	62.75	0.00				
GJ	GL	000000139	12-20	JE 3	1/19/2021	Monthly Accruals	62.75	0.00				
^ GJ	GL	000000145	01-21	YE JE-MISC	2/17/2021	Adj Bond Premium Accum. Amort.	12.02	0.00				
		Sub		0								
							Total	0.00	4,246.14	0.00		-4,246.14
		Acct	2605	Total			0.00	4,246.14	0.00		-4,246.14	
Acct: 2650		Net Pension Liability		Sub:		0			Default			
^ GJ	GL	000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	0.00	387,259.00				
^ GJ	GL	000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	0.00	280,185.00				
GJ	GL	000000005	01-20	JE MISC	6/4/2020	Rec opening bal per Sage50	0.00	1,072,039.00				
^ GJ	GL	000000181	03-21	JE YEAUDIT	3/31/2021	Auditor - adj pension liab	658,638.00	0.00				
		Sub		0			Total	0.00	658,638.00	1,739,483.00		1,080,845.00
		Acct	2650	Total			0.00	658,638.00	1,739,483.00		1,080,845.00	
Acct: 2700		Long Term Debt-Current		Sub:		0			Default			
^ GJ	GL	000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	1,564.73	0.00				
^ GJ	GL	000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	0.00	1,564.73				
GJ	GL	000000005	01-20	JE MISC	6/4/2020	Rec opening bal per Sage50	116,442.62	0.00				
GJ	GL	000000014	01-20	JE MISC	6/17/2020	Adj c/mat on L/T Debt-KIA	3,177.08	0.00				
GJ	GL	000000014	01-20	JE MISC	6/17/2020	Adj c/mat on L/T Debt-KYRWA	5,000.00	0.00				
GJ	GL	000000033	02-20	JE MISC	6/18/2020	Adj c/mat on 2015E Bonds	5,000.00	0.00				
^ GJ	GL	000000145	01-21	YE JE-MISC	2/17/2021	Adj Curr Mats to \$131,281.02	1,661.32	0.00				
		Sub		0			Total	0.00	132,845.75	1,564.73		-131,281.02
		Acct	2700	Total			0.00	132,845.75	1,564.73		-131,281.02	
Acct: 2800		Other Inflow Resources-Pension		Sub:		0			Default			
^ GJ	GL	000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	69,823.00	0.00				
^ GJ	GL	000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	58,039.00	0.00				
GJ	GL	000000005	01-20	JE MISC	6/4/2020	Rec opening bal per Sage50	0.00	220,865.00				
^ GJ	GL	000000181	03-21	JE YEAUDIT	3/31/2021	Auditor - adj pension liab	0.00	387,550.00				
		Sub		0			Total	0.00	127,862.00	608,415.00		480,553.00
		Acct	2800	Total			0.00	127,862.00	608,415.00		480,553.00	
Acct: 2805		Other Deferred Credits		Sub:		0			Default			
^ GJ	GL	000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	16,435.79	0.00				
^ GJ	GL	000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	30,018.15	0.00				
GJ	GL	000000005	01-20	JE MISC	6/4/2020	Rec opening bal per Sage50	0.00	46,453.94				
		Sub		0			Total	0.00	46,453.94	46,453.94		0.00
		Acct	2805	Total			0.00	46,453.94	46,453.94		0.00	
Acct: 3020		Contributed Capital-Grants		Sub:		0			Default			
^ GJ	GL	000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	13,197,146.17	0.00				
GJ	GL	000000005	01-20	JE MISC	6/4/2020	Rec opening bal per Sage50	0.00	13,197,146.17				

			Sub	0		Total	0.00	13,197,146.17	13,197,146.17	0.00
			Acct	3020	Total	0.00	13,197,146.17	13,197,146.17	0.00	
Acct: 3022			Contributed Capital-Govt Grant		Sub:	0			Default	
^ GJ	GL	0000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	14,439,514.29	0.00		
GJ	GL	0000000005	01-20	JE MISC	6/4/2020	Rec opening bal per Sage50	0.00	14,439,514.29		
			Sub	0		Total	0.00	14,439,514.29	14,439,514.29	0.00
			Acct	3022	Total	0.00	14,439,514.29	14,439,514.29	0.00	
Acct: 3025			Contributed Capital		Sub:	0			Default	
^ GJ	GL	0000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	22,796.00	0.00		
^ GJ	GL	0000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	494,379.60	0.00		
^ GJ	GL	0000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	1,283,622.17	0.00		
GJ	GL	0000000005	01-20	JE MISC	6/4/2020	Rec opening bal per Sage50	0.00	1,800,797.77		
			Sub	0		Total	0.00	1,800,797.77	1,800,797.77	0.00
			Acct	3025	Total	0.00	1,800,797.77	1,800,797.77	0.00	
Acct: 3500			Retained Earnings		Sub:	0			Default	
^ GJ	GL	0000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	0.00	22,796.00		
^ GJ	GL	0000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	0.00	2,322,456.35		
^ GJ	GL	0000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	0.00	27,092,205.88		
^ GJ	GL	0000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	514,575.09	0.00		
^ GJ	GL	0000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	0.00	4,476.18		
^ GJ	GL	0000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	0.00	6,921.03		
^ GJ	GL	0000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	49.90	0.00		
^ GJ	GL	0000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	824.42	0.00		
^ GJ	GL	0000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	0.00	1,396.94		
^ GJ	GL	0000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	0.00	1,400.00		
^ GJ	GL	0000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	0.00	8,311.00		
^ GJ	GL	0000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	0.00	1,295.00		
^ GJ	GL	0000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	0.00	2,014.84		
^ GJ	GL	0000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	2,067.88	0.00		
^ GJ	GL	0000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	0.00	7,998.36		
^ GJ	GL	0000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	507.72	0.00		
^ GJ	GL	0000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	0.00	1,751.43		
^ GJ	GL	0000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	0.00	24,833.50		
^ GJ	GL	0000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	197,294.00	0.00		
^ GJ	GL	0000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	526.55	0.00		
^ GJ	GL	0000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	15,659.55	0.00		
^ GJ	GL	0000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	12,784.10	0.00		
^ GJ	GL	0000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	0.00	2,971.25		
^ GJ	GL	0000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	8,443.54	0.00		
^ GJ	GL	0000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	872.45	0.00		
^ GJ	GL	0000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	115,582.54	0.00		
^ GJ	GL	0000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	16,939.49	0.00		
^ GJ	GL	0000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	51.49	0.00		
^ GJ	GL	0000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	59,382.44	0.00		
^ GJ	GL	0000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	2,299.47	0.00		
^ GJ	GL	0000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	22,400.00	0.00		
^ GJ	GL	0000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	0.00	94,277.58		

^ GJ	GL	0000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	53,331.18	0.00
^ GJ	GL	0000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	40,026.00	0.00
^ GJ	GL	0000000129	11-20	AUDIT RJE	12/18/2020	Audit RJE - 12/31/19	0.00	30,018.15
GJ	GL	0000000005	01-20	JE MISC	6/4/2020	Rec openning bal per Sage50	14,658,166.39	0.00
GJ	GL	0000000012	01-20	JE MISC	6/7/2020	Record Nov19 A/R-lateSageentry	0.00	221,885.96
GJ	GL	0000000012	01-20	JE MISC	6/7/2020	Record Nov19 Sales&SchTax	7,253.83	0.00
GJ	GL	0000000012	01-20	JE MISC	6/7/2020	Record Dec19 A/R-lateSageentry	0.00	220,784.79
GJ	GL	0000000012	01-20	JE MISC	6/7/2020	Record Dec19 Sales&SchTax	6,711.43	0.00
GJ	GL	0000000013	01-20	JE MISC	6/12/2020	Nov19AddtlSage-NextBillPayfee	85.78	0.00
GJ	GL	0000000013	01-20	JE MISC	6/12/2020	Dec19AddtlSage-FixRevEFTEntrs	0.00	2.00
GJ	GL	0000000013	01-20	JE MISC	6/12/2020	Dec19AddtlSage-NextBillPayfee	80.12	0.00
GJ	GL	0000000013	01-20	JE MISC	6/12/2020	Dec19AddtlSage-bank interest	0.00	6.92
GJ	GL	0000000013	01-20	JE MISC	6/12/2020	Record YE vacation liability	20,267.49	0.00
GJ	GL	0000000013	01-20	JE MISC	6/12/2020	Accrue1/15/20P/R;Laborto12/31	12,681.95	0.00
GJ	GL	0000000013	01-20	JE MISC	6/12/2020	Accrue1/15/20P/R;Laborto12/31	1,282.48	0.00
GJ	GL	0000000013	01-20	JE MISC	6/12/2020	Accrue1/15/20P/R;Laborto12/31	15,940.48	0.00
GJ	GL	0000000013	01-20	JE MISC	6/12/2020	1/1-12/31/19 BillingAdjs	2,849.91	0.00
GJ	GL	0000000013	01-20	JE MISC	6/12/2020	1/1-12/31/19 BillingAdjs	6,853.44	0.00
GJ	GL	0000000013	01-20	JE MISC	6/12/2020	AccrueAddtlP/R-R Smith	228.00	0.00
GJ	GL	0000000013	01-20	JE MISC	6/12/2020	AccrueAddtlP/R-R Smith	13.04	0.00
GJ	GL	0000000013	01-20	JE MISC	6/12/2020	RJE MIS Acct Funding-MiscExp	0.00	12,243.86
GJ	GL	0000000013	01-20	JE MISC	6/12/2020	Rec MIS Acct interest income	0.00	0.01
GJ	GL	0000000014	01-20	JE MISC	6/17/2020	Adj SageYEBal to amort sch	0.00	10,000.00
GJ	GL	0000000014	01-20	JE MISC	6/17/2020	Adj RegionsTrustSinkingFund	0.00	53,226.77
GJ	GL	0000000014	01-20	JE MISC	6/17/2020	Adj accr sal orig entered	4,225.79	0.00
GJ	GL	0000000014	01-20	JE MISC	6/17/2020	AccrueColonialLifeInsPrem-Dec	315.36	0.00
GJ	GL	0000000014	01-20	JE MISC	6/17/2020	YE AP Accr-CI Thornburg	14,002.50	0.00
GJ	GL	0000000014	01-20	JE MISC	6/17/2020	YE AP Accr-AEP	36,094.64	0.00
GJ	GL	0000000014	01-20	JE MISC	6/17/2020	YE AP Accr-BigSandyRECC	2,630.46	0.00
GJ	GL	0000000014	01-20	JE MISC	6/17/2020	YE AP Accr-ConsolidatedPipe	2,078.81	0.00
GJ	GL	0000000014	01-20	JE MISC	6/17/2020	YE AP Accr-FastChange	172.52	0.00
GJ	GL	0000000014	01-20	JE MISC	6/17/2020	YE AP Accr-UnitedRentals	3,141.29	0.00
GJ	GL	0000000014	01-20	JE MISC	6/17/2020	YE AP Accr-WarrenPump&Supply	13.59	0.00
GJ	GL	0000000014	01-20	JE MISC	6/17/2020	YE AP Accr-Zip Zone	831.00	0.00
GJ	GL	0000000014	01-20	JE MISC	6/17/2020	YE AP Accr-L&M Hydra Comm	2,575.00	0.00
GJ	GL	0000000014	01-20	JE MISC	6/17/2020	YE AP Accr-KY Underground	52.50	0.00
GJ	GL	0000000014	01-20	JE MISC	6/17/2020	YE AP Accr-Ashland Office Supp	88.33	0.00
GJ	GL	0000000014	01-20	JE MISC	6/17/2020	YE AP Accr-Westar Lubricants	431.00	0.00
GJ	GL	0000000014	01-20	JE MISC	6/17/2020	YE AP Accr-R&J Bldg Supply	3.40	0.00
GJ	GL	0000000014	01-20	JE MISC	6/17/2020	YE AP Accr-Stationers	178.10	0.00
GJ	GL	0000000014	01-20	JE MISC	6/17/2020	YE AP Accr-Advance Auto Parts	232.42	0.00
GJ	GL	0000000014	01-20	JE MISC	6/17/2020	YE AP Accr-Brian Cumbo	404.30	0.00
GJ	GL	0000000014	01-20	JE MISC	6/17/2020	YE AP Accr-Quill	426.03	0.00
GJ	GL	0000000014	01-20	JE MISC	6/17/2020	YE AP Accr-Lisa Wilson	100.00	0.00
GJ	GL	0000000014	01-20	JE MISC	6/17/2020	YE AP Accr-Paintsville Utiliti	34.97	0.00
GJ	GL	0000000014	01-20	JE MISC	6/17/2020	YE AP Accr-Wex	3,054.21	0.00
GJ	GL	0000000014	01-20	JE MISC	6/17/2020	YE AP Accr-KY Undergrmd(pdfFeb)	52.50	0.00
GJ	GL	0000000014	01-20	JE MISC	6/17/2020	YE AP Accr-Wex(pdfFeb)	1,785.38	0.00
GJ	GL	0000000014	01-20	JE MISC	6/17/2020	Adj L/T Debt-KYRWA	121,969.51	0.00

GJ	GL	0000000014	01-20	JE MISC	6/17/2020	Adj LT Debt-KIA	25,495.39	0.00			
GJ	GL	0000000020	01-20	JE MISC	6/18/2020	Record deposit OperationsAcct	0.00	474.55			
GJ	GL	0000000022	01-20	JE MISC	6/18/2020	Adj Sage beg bal-accr int payl	0.00	6,430.54			
^ GJ	GL	0000000027	02-20	JE MISC	6/18/2020	RJE orig JE Misc 3500 to 1200	474.55	0.00			
^ GJ	GL	0000000027	02-20	JE MISC	6/18/2020	Adj KY Underground for Febpmt	22.50	0.00			
^ GJ	GL	0000000027	02-20	JE MISC	6/18/2020	Addtl accrcl Advance Auto	414.38	0.00			
^ GJ	GL	0000000027	02-20	JE MISC	6/18/2020	Fix orig Consol Pipe Accrcl	0.00	0.40			
^ GJ	GL	0000000027	02-20	JE MISC	6/18/2020	Rec JWilliamson agmnt,pdFeb	115.54	0.00			
^ GJ	GL	0000000027	02-20	JE MISC	6/18/2020	Accr refund-KACO dupl pmt	0.00	474.55			
^ GJ	GL	0000000088	07-20	JE MISC	8/31/2020	Rev CThornburg addtl AP Accrcl	0.00	14,002.50			
^ GJ	GL	0000000088	07-20	JE MISC	8/31/2020	Rev ConsPipe addtl AP Accrcl	0.00	2,078.81			
^ GJ	GL	0000000088	07-20	JE MISC	8/31/2020	Rev FastChange addtl AP Accrcl	0.00	172.52			
^ GJ	GL	0000000088	07-20	JE MISC	8/31/2020	Rev UnitedRentl addtl AP Accrcl	0.00	3,141.29			
^ GJ	GL	0000000088	07-20	JE MISC	8/31/2020	Rev WarrenPump addtl AP Accrcl	0.00	13.59			
^ GJ	GL	0000000088	07-20	JE MISC	8/31/2020	Rev ZipZone addtl AP Accrcl	0.00	831.00			
^ GJ	GL	0000000088	07-20	JE MISC	8/31/2020	RevL&M HydraCom addtl AP Accrcl	0.00	2,575.00			
^ GJ	GL	0000000088	07-20	JE MISC	8/31/2020	Rev KYUndergrmd addtl AP Accrcl	0.00	52.50			
^ GJ	GL	0000000088	07-20	JE MISC	8/31/2020	Rev AshlandOffc addtl AP Accrcl	0.00	88.33			
^ GJ	GL	0000000088	07-20	JE MISC	8/31/2020	Rev WestarLubrc addtl AP Accrcl	0.00	431.00			
^ GJ	GL	0000000088	07-20	JE MISC	8/31/2020	RevR&J BldgSupp addtl AP Accrcl	0.00	3.40			
^ GJ	GL	0000000088	07-20	JE MISC	8/31/2020	RevStationers addtl AP Accrcl	0.00	178.10			
^ GJ	GL	0000000088	07-20	JE MISC	8/31/2020	RevAdvAutoPrts addtl AP Accrcl	0.00	232.42			
^ GJ	GL	0000000088	07-20	JE MISC	8/31/2020	RevBrianCumbo addtl AP Accrcl	0.00	404.30			
^ GJ	GL	0000000088	07-20	JE MISC	8/31/2020	RevQuill addtl AP Accrcl	0.00	426.03			
^ GJ	GL	0000000088	07-20	JE MISC	8/31/2020	RevLisaWilson addtl AP Accrcl	0.00	100.00			
^ GJ	GL	0000000088	07-20	JE MISC	8/31/2020	Rev Wex addtl AP Accrcl	0.00	3,054.21			
^ GJ	GL	0000000088	07-20	JE MISC	8/31/2020	Adj ConsPipe A/P Accrual	0.80	0.00			
^ GJ	GL	0000000088	07-20	JE MISC	8/31/2020	Rev AdvAutoParts AP Accrcl	0.00	414.38			
^ GJ	GL	0000000088	07-20	JE MISC	8/31/2020	Adj 2019 YE Accrcl for 120max	0.00	7,405.68			
^ GJ	GL	0000000181	03-21	JE YEAUDIT	3/31/2021	PP Adj - cust deposits correct	0.00	81,575.53			
^ GJ	GL	0000000181	03-21	JE YEAUDIT	3/31/2021	PP Adj - EE benefits payout	55,995.84	0.00			
^ GJ	GL	0000000162	01-21	YE JE MISC	12/31/2020	RJE Audit 12/31/19	0.50	0.00			
^ GJ	GL	0000000164	01-21	YE JE MISC	12/31/2020	RJE Audit 12/31/19	0.41	0.00			
				Sub	0	Total		0.00	16,073,445.67	30,267,834.43	14,194,388.76

Acct 3500 YTD Net Income (Loss) Sub: 0 Default

	01-20				77,243.45	0.00	*
	02-20				45,246.26	0.00	*
	03-20				71,065.32	0.00	*
	04-20				34,030.88	0.00	*
	05-20				38,031.07	0.00	*
	06-20				53,956.54	0.00	*
	07-20				0.00	2,579.98	*
	08-20				68,547.21	0.00	*
	09-20				47,725.60	0.00	*
	10-20				112,014.18	0.00	*
	11-20				0.00	31,042.14	*
	12-20				0.00	69,045.96	*
	Sub	0		Total		0.00	547,860.51 102,668.08 -445,192.43

				Acct	3550	Total		0.00	547,860.51	102,668.08	-445,192.43	
				Total		Liabilities		0.00	50,983,537.64	69,916,134.48	18,932,596.84	
Acct: 4000				Water Sales-Residential		Sub:		0			Default	
	GJ	GL	000000016	01-20	JE 1	5/29/2020	Billing Summary	0.00	146,910.22			
	GJ	GL	000000028	02-20	JE 1	6/18/2020	Billing Summary	0.00	140,627.16			
	GJ	GL	000000037	03-20	JE 1	6/19/2020	Billing Summary	0.00	133,716.71			
	GJ	GL	000000046	04-20	JE 1	6/19/2020	Billing Summary	0.00	142,186.04			
	GJ	GL	000000059	05-20	JE 1	6/19/2020	Billing Summary	0.00	161,208.44			
	GJ	GL	000000066	06-20	JE 1	7/23/2020	Billing Summary	0.00	314,471.83			
	GJ	GL	000000070	06-20	JE-MISC	7/24/2020	Record Misc. Billing Revenue	0.00	4,899.25			
	GJ	GL	000000070	06-20	JE-MISC	7/24/2020	Record Misc. Billing Revenue	119.97	0.00			
	GJ	GL	000000073	06-20	JE-MISC	8/20/2020	RJE 06 20 BillXPress unbilled	144,632.03	0.00			
	GJ	GL	000000075	07-20	JE 1	8/21/2020	Billing Summary	0.00	188,151.10			
	GJ	GL	000000090	08-20	JE 1	9/18/2020	Billing Summary	0.00	145,070.61			
	GJ	GL	000000101	09-20	JE 1	10/21/2020	Billing Summary	0.00	153,032.95			
	GJ	GL	000000104	09-20	JE-MISC	10/21/2020	Reclass August Residential Ren	0.00	450.00			
	GJ	GL	000000108	10-20	JE 1	11/18/2020	Billing Summary	0.00	148,045.58			
	GJ	GL	000000111	10-20	JE-MISC	11/19/2020	Reclass Sep/Oct Res Rent Pmts	0.00	100.00			
	GJ	GL	000000116	11-20	JE 1	12/17/2020	Billing Summary	0.00	151,930.37			
	GJ	GL	000000137	12-20	JE 1	1/19/2021	Billing Summary	0.00	152,259.00			
	^ GJ	GL	000000145	01-21	YE JE-MISC	2/17/2021	Adj Unbilled AR to ye est	53,407.57	0.00			
	^ GJ	GL	000000156	01-21	YE JE-MISC	2/24/2021	Adj AR AP to reconciled bals	17,613.13	0.00			
	^ GJ	GL	000000157	01-21	YE JE-MISC	2/24/2021	Adjust previous YE JE-MISC	61.88	0.00			
				Sub		0		Total	0.00	215,834.58	1,983,059.26	1,767,224.68
				Acct	4000	Total		0.00	215,834.58	1,983,059.26	1,767,224.68	
Acct: 4001				Water Sales-Commercial		Sub:		0			Default	
	GJ	GL	000000016	01-20	JE 1	5/29/2020	Billing Summary	0.00	28,205.62			
	GJ	GL	000000028	02-20	JE 1	6/18/2020	Billing Summary	0.00	27,804.31			
	GJ	GL	000000037	03-20	JE 1	6/19/2020	Billing Summary	0.00	17,845.33			
	GJ	GL	000000046	04-20	JE 1	6/19/2020	Billing Summary	0.00	23,875.01			
	GJ	GL	000000059	05-20	JE 1	6/19/2020	Billing Summary	0.00	21,751.34			
	GJ	GL	000000066	06-20	JE 1	7/23/2020	Billing Summary	0.00	45,985.97			
	GJ	GL	000000073	06-20	JE-MISC	8/20/2020	RJE 06 20 BillXPress unbilled	20,997.56	0.00			
	GJ	GL	000000075	07-20	JE 1	8/21/2020	Billing Summary	0.00	28,556.02			
	GJ	GL	000000090	08-20	JE 1	9/18/2020	Billing Summary	0.00	28,351.39			
	GJ	GL	000000101	09-20	JE 1	10/21/2020	Billing Summary	0.00	19,850.17			
	GJ	GL	000000108	10-20	JE 1	11/18/2020	Billing Summary	0.00	24,826.85			
	GJ	GL	000000116	11-20	JE 1	12/17/2020	Billing Summary	0.00	23,033.91			
	GJ	GL	000000137	12-20	JE 1	1/19/2021	Billing Summary	0.00	18,077.57			
				Sub		0		Total	0.00	20,997.56	308,163.49	287,165.93
				Acct	4001	Total		0.00	20,997.56	308,163.49	287,165.93	
Acct: 4002				Water Sales-PublicAuthorities		Sub:		0			Default	
	GJ	GL	000000016	01-20	JE 1	5/29/2020	Billing Summary	0.00	12,593.15			
	GJ	GL	000000028	02-20	JE 1	6/18/2020	Billing Summary	0.00	9,633.82			
	GJ	GL	000000037	03-20	JE 1	6/19/2020	Billing Summary	0.00	8,807.68			

GJ	GL	0000000046	04-20	JE 1	6/19/2020	Billing Summary	0.00	6,709.03				
GJ	GL	0000000059	05-20	JE 1	6/19/2020	Billing Summary	0.00	7,569.42				
GJ	GL	0000000066	06-20	JE 1	7/23/2020	Billing Summary	0.00	8,631.41				
GJ	GL	0000000073	06-20	JE-MISC	8/20/2020	RJE 06 20 BillXPress unbilled	4,602.06	0.00				
GJ	GL	0000000075	07-20	JE 1	8/21/2020	Billing Summary	0.00	4,063.87				
GJ	GL	0000000090	08-20	JE 1	9/18/2020	Billing Summary	0.00	4,603.89				
GJ	GL	0000000101	09-20	JE 1	10/21/2020	Billing Summary	0.00	6,435.49				
GJ	GL	0000000108	10-20	JE 1	11/18/2020	Billing Summary	0.00	5,047.22				
GJ	GL	0000000116	11-20	JE 1	12/17/2020	Billing Summary	0.00	5,128.53				
GJ	GL	0000000137	12-20	JE 1	1/19/2021	Billing Summary	0.00	4,685.50				
*GJ	GL	0000000163	01-21	YE JE-MISC	2/26/2021	Reclass Prestonburg Util recpt	0.00	12,650.94				
				Sub	0			0.00				
						Total		0.00	4,602.06	96,559.95		91,957.89
				Acct	4002	Total	0.00	4,602.06	96,559.95		91,957.89	
Acct: 4005		Bulk Water Sales				Sub:	0			Default		
GJ	GL	0000000038	03-20	JE 2	6/19/2020	Receipts/Disbursements	0.00	35.00				
				Sub	0			0.00		0.00	35.00	35.00
						Total		0.00	0.00	35.00	35.00	
				Acct	4005	Total	0.00	0.00	35.00		35.00	
Acct: 4015		Connection Fees				Sub:	0			Default		
GJ	GL	0000000016	01-20	JE 1	5/29/2020	Billing Summary	0.00	1,110.00				
GJ	GL	0000000029	02-20	JE 2	6/18/2020	Receipts/Disbursements	0.00	70.00				
GJ	GL	0000000047	04-20	JE 2	6/19/2020	Receipts/Disbursements	0.00	1,400.00				
GJ	GL	0000000060	05-20	JE 2	6/19/2020	Receipts/Disbursements	0.00	1,600.00				
GJ	GL	0000000066	06-20	JE 1	7/23/2020	Billing Summary	0.00	525.00				
GJ	GL	0000000073	06-20	JE-MISC	8/20/2020	RJE 06 20 BillXPress unbilled	525.00	0.00				
GJ	GL	0000000075	07-20	JE 1	8/21/2020	Billing Summary	0.00	1,600.00				
GJ	GL	0000000090	08-20	JE 1	9/18/2020	Billing Summary	0.00	10,892.02				
GJ	GL	0000000101	09-20	JE 1	10/21/2020	Billing Summary	0.00	1,000.00				
GJ	GL	0000000108	10-20	JE 1	11/18/2020	Billing Summary	0.00	3,200.00				
GJ	GL	0000000137	12-20	JE 1	1/19/2021	Billing Summary	0.00	2,000.00				
				Sub	0			0.00		525.00	23,397.02	22,872.02
						Total		0.00	525.00	23,397.02	22,872.02	
				Acct	4015	Total	0.00	525.00	23,397.02		22,872.02	
Acct: 4025		Late Charge Fees				Sub:	0			Default		
GJ	GL	0000000016	01-20	JE 1	5/29/2020	Billing Summary	0.00	7,639.96				
GJ	GL	0000000028	02-20	JE 1	6/18/2020	Billing Summary	0.00	6,680.45				
GJ	GL	0000000037	03-20	JE 1	6/19/2020	Billing Summary	884.02	0.00				
GJ	GL	0000000059	05-20	JE 1	6/19/2020	Billing Summary	20.20	0.00				
				Sub	0			0.00		904.22	14,320.41	13,416.19
						Total		0.00	904.22	14,320.41	13,416.19	
				Acct	4025	Total	0.00	904.22	14,320.41		13,416.19	
Acct: 4030		Reconnect/NSF Check/Other Fees				Sub:	0			Default		
GJ	GL	0000000016	01-20	JE 1	5/29/2020	Billing Summary	0.00	4,708.00				
GJ	GL	0000000028	02-20	JE 1	6/18/2020	Billing Summary	0.00	914.00				
GJ	GL	0000000029	02-20	JE 2	6/18/2020	Receipts/Disbursements	0.00	600.00				
*AP	VO	000005	01-20	000022	5/28/2020	Summary Release	44.90	0.00				
GJ	GL	0000000037	03-20	JE 1	6/19/2020	Billing Summary	0.00	2,950.00				
GJ	GL	0000000038	03-20	JE 2	6/19/2020	Receipts/Disbursements	0.00	1,160.00				
GJ	GL	0000000046	04-20	JE 1	6/19/2020	Billing Summary	0.00	2,402.00				

GJ	GL	000000047	04-20	JE 2	6/19/2020	Receipts/Disbursements	0.00	400.00			
GJ	GL	000000059	05-20	JE 1	6/19/2020	Billing Summary	0.00	560.00			
GJ	GL	000000060	05-20	JE 2	6/19/2020	Receipts/Disbursements	0.00	600.00			
GJ	GL	000000066	06-20	JE 1	7/23/2020	Billing Summary	0.00	80.00			
GJ	GL	000000075	07-20	JE 1	8/21/2020	Billing Summary	0.00	221.44			
GJ	GL	000000090	08-20	JE 1	9/18/2020	Billing Summary	0.00	1,020.00			
GJ	GL	000000101	09-20	JE 1	10/21/2020	Billing Summary	0.00	928.00			
GJ	GL	000000108	10-20	JE 1	11/18/2020	Billing Summary	0.00	832.00			
GJ	GL	000000116	11-20	JE 1	12/17/2020	Billing Summary	0.00	719.00			
GJ	GL	000000137	12-20	JE 1	1/19/2021	Billing Summary	0.00	2,094.27			
				Sub	0			0.00			
						Total		0.00	44.90	20,188.71	20,143.81
				Acct	4030	Total	0.00	44.90	20,188.71	20,143.81	
Acct: 4035		Debt Service Surcharge				Sub:	0			Default	
GJ	GL	000000016	01-20	JE 1	5/29/2020	Billing Summary	0.00	8,852.58			
GJ	GL	000000028	02-20	JE 1	6/18/2020	Billing Summary	0.00	8,787.09			
GJ	GL	000000037	03-20	JE 1	6/19/2020	Billing Summary	0.00	8,784.20			
GJ	GL	000000046	04-20	JE 1	6/19/2020	Billing Summary	0.00	8,792.09			
GJ	GL	000000059	05-20	JE 1	6/19/2020	Billing Summary	0.00	8,860.47			
GJ	GL	000000066	06-20	JE 1	7/23/2020	Billing Summary	0.00	17,868.22			
GJ	GL	000000073	06-20	JE-MISC	8/20/2020	RJE 06 20 BillXPress unbilled	8,876.25	0.00			
GJ	GL	000000075	07-20	JE 1	8/21/2020	Billing Summary	0.00	9,031.85			
GJ	GL	000000090	08-20	JE 1	9/18/2020	Billing Summary	0.00	9,051.97			
GJ	GL	000000101	09-20	JE 1	10/21/2020	Billing Summary	0.00	9,079.08			
GJ	GL	000000108	10-20	JE 1	11/18/2020	Billing Summary	0.00	9,090.16			
GJ	GL	000000116	11-20	JE 1	12/17/2020	Billing Summary	0.00	9,065.00			
GJ	GL	000000137	12-20	JE 1	1/19/2021	Billing Summary	0.00	9,049.64			
				Sub	0			0.00			
						Total		0.00	8,876.25	116,312.35	107,436.10
				Acct	4035	Total	0.00	8,876.25	116,312.35	107,436.10	
Acct: 4040		Management Infrastructure Surch				Sub:	0			Default	
GJ	GL	000000016	01-20	JE 1	5/29/2020	Billing Summary	0.00	15,958.32			
GJ	GL	000000028	02-20	JE 1	6/18/2020	Billing Summary	0.00	15,854.48			
GJ	GL	000000037	03-20	JE 1	6/19/2020	Billing Summary	0.00	15,845.04			
GJ	GL	000000046	04-20	JE 1	6/19/2020	Billing Summary	0.00	15,859.20			
GJ	GL	000000059	05-20	JE 1	6/19/2020	Billing Summary	0.00	15,972.48			
GJ	GL	000000066	06-20	JE 1	7/23/2020	Billing Summary	0.00	32,138.48			
GJ	GL	000000073	06-20	JE-MISC	8/20/2020	RJE 06 20 BillXPress unbilled	15,996.08	0.00			
GJ	GL	000000075	07-20	JE 1	8/21/2020	Billing Summary	0.00	16,204.79			
GJ	GL	000000090	08-20	JE 1	9/18/2020	Billing Summary	0.00	16,206.87			
GJ	GL	000000101	09-20	JE 1	10/21/2020	Billing Summary	0.00	16,298.78			
GJ	GL	000000108	10-20	JE 1	11/18/2020	Billing Summary	0.00	16,318.60			
GJ	GL	000000116	11-20	JE 1	12/17/2020	Billing Summary	0.00	16,273.50			
GJ	GL	000000137	12-20	JE 1	1/19/2021	Billing Summary	0.00	16,245.94			
				Sub	0			0.00			
						Total		0.00	15,996.08	209,176.48	193,180.40
				Acct	4040	Total	0.00	15,996.08	209,176.48	193,180.40	
Acct: 4100		Gain (Loss) on Sale of Assets				Sub:	0			Default	
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #20 Group 306	3,665.24	0.00			
^ GJ	GL	000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #353 Group 331	1,513.54	0.00			

	^ GJ	GL	0000000161	01-21	YE JE MISC	12/31/2020	Remove Asset #489 Group 331	58.15	0.00				
					Sub	0			0.00		5,236.93	0.00	-5,236.93
					Acct	4100	Total	0.00	5,236.93	0.00		-5,236.93	
Acct: 4105			Capital Contributions		Sub:	0					Default		
	GJ	GL	0000000029	02-20	JE 2	6/18/2020	Receipts/Disbursements	0.00	12,000.00				
	GJ	GL	0000000038	03-20	JE 2	6/19/2020	Receipts/Disbursements	0.00	12,000.00				
	GJ	GL	0000000047	04-20	JE 2	6/19/2020	Receipts/Disbursements	0.00	9,600.00				
	GJ	GL	0000000060	05-20	JE 2	6/19/2020	Receipts/Disbursements	0.00	8,845.00				
	GJ	GL	0000000067	06-20	JE 2	7/23/2020	Receipts/Disbursements	0.00	10,900.00				
	GJ	GL	0000000076	07-20	JE 2	8/21/2020	Receipts/Disbursements	0.00	10,000.00				
	GJ	GL	0000000102	09-20	JE 2	10/21/2020	Receipts/Disbursements	0.00	12,971.00				
	GJ	GL	0000000109	10-20	JE 2	11/18/2020	Receipts/Disbursements	0.00	7,845.00				
	GJ	GL	0000000117	11-20	JE 2	12/17/2020	Receipts/Disbursements	0.00	96,319.00				
	GJ	GL	0000000138	12-20	JE 2	1/19/2021	Receipts/Disbursements	0.00	150,566.00				
					Sub	0			0.00		0.00	331,046.00	331,046.00
					Acct	4105	Total	0.00	0.00	331,046.00		331,046.00	
Acct: 4110			Interest Income		Sub:	0					Default		
	GJ	GL	0000000017	01-20	JE 2	5/29/2020	Receipts/Disbursements-KIA SC	0.00	118.70				
	GJ	GL	0000000017	01-20	JE 2	5/29/2020	Receipts/Disbursements-KIA SC	0.00	111.00				
	GJ	GL	0000000029	02-20	JE 2	6/18/2020	Receipts/Disbursements	0.00	129.25				
	GJ	GL	0000000029	02-20	JE 2	6/18/2020	Receipts/Disbursements-KIA SC	80.00	0.00				
	GJ	GL	0000000038	03-20	JE 2	6/19/2020	Receipts/Disbursements	0.00	38.63				
	GJ	GL	0000000038	03-20	JE 2	6/19/2020	Receipts/Disbursements-KIA SC	13.00	0.00				
	GJ	GL	0000000043	03-20	JE MISC	6/19/2020	Rec addtl int & fix orig JE2	0.00	0.05				
	GJ	GL	0000000047	04-20	JE 2	6/19/2020	Receipts/Disbursements	0.00	25.09				
	GJ	GL	0000000047	04-20	JE 2	6/19/2020	Receipts/Disbursements-KIA SC	13.00	0.00				
	GJ	GL	0000000060	05-20	JE 2	6/19/2020	Receipts/Disbursements	0.00	11.79				
	GJ	GL	0000000060	05-20	JE 2	6/19/2020	Receipts/Disbursements-KIA SC	0.00	1.00				
	GJ	GL	0000000067	06-20	JE 2	7/23/2020	Receipts/Disbursements	0.00	10.66				
	GJ	GL	0000000067	06-20	JE 2	7/23/2020	Receipts/Disbursements-KIA SC	1.00	0.00				
	GJ	GL	0000000076	07-20	JE 2	8/21/2020	Receipts/Disbursements	0.00	7.93				
	GJ	GL	0000000076	07-20	JE 2	8/21/2020	Receipts/Disbursements-KIA SC	1.00	0.00				
	GJ	GL	0000000087	07-20	JE MISC	8/22/2020	Adj KIA Acct Jun int to actl	0.00	0.04				
	GJ	GL	0000000091	08-20	JE 2	9/18/2020	Receipts/Disbursements	0.00	8.01				
	GJ	GL	0000000102	09-20	JE 2	10/21/2020	Receipts/Disbursements	0.00	7.79				
	GJ	GL	0000000109	10-20	JE 2	11/18/2020	Receipts/Disbursements	0.00	8.19				
	GJ	GL	0000000117	11-20	JE 2	12/17/2020	Receipts/Disbursements	0.00	8.84				
	GJ	GL	0000000138	12-20	JE 2	1/19/2021	Receipts/Disbursements	0.00	9.27				
	^ GJ	GL	0000000145	01-21	YE JE-MISC	2/17/2021	Adt Accr Int Rec to actual	2.00	0.00				
					Sub	0			0.00		110.00	496.24	386.24
					Acct	4110	Total	0.00	110.00	496.24		386.24	
Acct: 4150			Miscellaneous Income		Sub:	0					Default		
	GJ	GL	0000000029	02-20	JE 2	6/18/2020	Receipts/Disbursements	0.00	155.28				
	GJ	GL	0000000047	04-20	JE 2	6/19/2020	Receipts/Disbursements	0.00	3,769.99				
	GJ	GL	0000000109	10-20	JE 2	11/18/2020	Receipts/Disbursements	0.00	20.00				
	GJ	GL	0000000117	11-20	JE 2	12/17/2020	Receipts/Disbursements	0.00	5,178.00				
	GJ	GL	0000000138	12-20	JE 2	1/19/2021	Receipts/Disbursements	0.00	9,487.56				

^ GJ	GL	0000000181	03-21	JE YEAUDIT	3/31/2021	Rec add'l A/P per schedule	34,788.39	0.00				
^ GJ	GL	0000000181	03-21	JE YEAUDIT	3/31/2021	AWR forgive Dist Vac Liab	0.00	11,889.70				
^ GJ	GL	0000000181	03-21	JE YEAUDIT	3/31/2021	Correct voided Cumbo check	1,400.00	0.00				
^ GJ	GL	0000000181	03-21	JE YEAUDIT	3/31/2021	PP Adj - cust deposits correct	81,575.53	0.00				
^ GJ	GL	0000000166	01-21	YE JE MISC	12/31/2020	Adj Big Sandy AP per Rec 0 bal	0.00	2,204.75				
^ GJ	GL	0000000166	01-21	YE JE MISC	12/31/2020	Adj Wells Rdy Mx AP bal \$0	0.00	465.34				
^ GJ	GL	0000000145	01-21	YE JE-MISC	2/17/2021	Adj Cust Deposits to actual	0.00	81,575.53				
^ GJ	GL	0000000145	01-21	YE JE-MISC	2/17/2021	Adj School Tax Pay to actual	0.00	1,663.59				
^ GJ	GL	0000000145	01-21	YE JE-MISC	2/17/2021	Adj Sales Tax Pay to actual	0.00	1,797.44				
^ GJ	GL	0000000156	01-21	YE JE-MISC	2/24/2021	Adj AR AP to reconciled bals	0.00	26,518.91				
^ GJ	GL	0000000163	01-21	YE JE-MISC	2/26/2021	Reclass Prestonburg Util recpt	12,650.94	0.00				
				Sub	0		Total	0.00		130,414.86	144,726.09	14,311.23

Acct 4150 Total 0.00 130,414.86 144,726.09 14,311.23

Acct: 5005	Employee Benefits			Sub:	0						Default	
GJ	GL	0000000015	01-20	JE MISC	6/17/2020	Rec Jan20 PR Acct Transactns	15,940.48	0.00				
GJ	GL	0000000015	01-20	JE MISC	6/17/2020	Rec Jan20 PR Acct Transactns	71.86	0.00				
GJ	GL	0000000015	01-20	JE MISC	6/17/2020	Rec Jan20 PR Acct Transactns	0.00	143.29				
GJ	GL	0000000015	01-20	JE MISC	6/17/2020	Rec Jan20 PR Acct Transactns	0.00	873.74				
GJ	GL	0000000029	02-20	JE 2	6/18/2020	Receipts/Disbursements	6,371.26	0.00				
^ GJ	GL	0000000181	03-21	JE YEAUDIT	3/31/2021	PP Adj - EE benefits payout	0.00	55,995.84				
^ GJ	GL	0000000181	03-21	JE YEAUDIT	3/31/2021	Auditor - adj pension liab	0.00	119,701.00				
^ GJ	GL	0000000145	01-21	YE JE-MISC	2/17/2021	Elim remaining PR accrs	38,951.02	0.00				
^ GJ	GL	0000000156	01-21	YE JE-MISC	2/24/2021	Adj AR AP to reconciled bals	0.00	4,321.75				
				Sub	0		Total	0.00		61,334.62	181,035.62	-119,701.00
				Acct	5005		Total	0.00	61,334.62	181,035.62	-119,701.00	

Acct: 6005	Management & Ops Contract			Sub:	0						Default
GJ	GL	0000000023	01-20	JE MISC	6/18/2020	Accrue latter half of mth-AWR	82,222.75	0.00			
AP	VO	000001	01-20	000001	5/28/2020	Summary Release	82,222.75	0.00			
GJ	GL	0000000034	02-20	JE MISC	6/18/2020	Accrue AWR inv unpd at EOM	82,222.75	0.00			
^ AP	VO	000005	01-20	000023	5/28/2020	Summary Release	82,222.75	0.00			
^ AP	VO	000007	01-20	000033	5/29/2020	Summary Release	164,445.50	0.00			
GJ	GL	0000000051	04-20	JE MISC	6/19/2020	Remove AWR Fixed accrual	0.00	164,445.50			
^ AP	VO	000009	01-20	000038	5/29/2020	Summary Release	164,445.50	0.00			
^ AP	VO	000011	01-20	000044	5/29/2020	Summary Release	82,222.75	0.00			
^ AP	VO	000023	02-20	000056	6/18/2020	1000 Alliance Water Resources	82,222.75	0.00			
^ GJ	GL	0000000056	04-20	JE MISC	5/1/2020	Remove AWR Fixed accrual	164,445.50	0.00			
GJ	GL	0000000072	06-20	JE-MISC	7/24/2020	Reduce AWR Accrual in A/P	0.00	82,222.75			
AP	VO	000037	06-20	000068	6/11/2020	1000 Alliance Water Resources	73,822.26	0.00			
AP	VO	000037	06-20	000069	6/30/2020	1000 Alliance Water Resources	26,289.49	0.00			
AP	VO	000039	06-20	000070	6/4/2020	1000 Alliance Water Resources	8,400.49	0.00			
AP	VO	000039	06-20	000071	6/4/2020	1000 Alliance Water Resources	18,597.91	0.00			
AP	VO	000039	06-20	000072	6/30/2020	1000 Alliance Water Resources	15,045.02	0.00			
AP	VO	000041	06-20	000079	6/4/2020	1000 Alliance Water Resources	63,624.84	0.00			
AP	VO	000041	06-20	000082	6/30/2020	1000 Alliance Water Resources	40,888.24	0.00			
GJ	GL	0000000084	07-20	JE-MISC	8/21/2020	Accrue July AWR invoice	82,053.00	0.00			
AP	VO	000045	07-20	000091	7/28/2020	1000 Alliance Water Resources	82,393.28	0.00			
GJ	GL	0000000098	08-20	JE MISC	9/20/2020	Adj 6005 YTD; 6030 & 6020	0.00	21.54			
AP	VO	000049	08-20	000095	8/5/2020	1000 Alliance Water Resources	63,938.93	0.00			

AP	VO	000049	08-20	000102	8/25/2020	1000 Alliance Water Resources	82,331.84	0.00			
AP	VO	000053	08-20	000115	8/5/2020	1000 Alliance Water Resources	7,053.08	0.00			
AP	VO	000053	08-20	000116	8/5/2020	1000 Alliance Water Resources	11,142.41	0.00			
GJ	GL	0000000106	09-20	JE-MISC	10/22/2020	A/P Accrual - AWR	82,422.00	0.00			
AP	VO	000055	09-20	000117	10/21/2020	1000 Alliance Water Resources	56,907.87	0.00			
AP	VO	000057	09-20	000124	10/21/2020	1000 Alliance Water Resources	16,129.90	0.00			
AP	VO	000059	09-20	000125	10/21/2020	1000 Alliance Water Resources	8,986.65	0.00			
AP	VO	000061	10-20	000128	11/18/2020	1000 Alliance Water Resources	82,222.75	0.00			
AP	VO	000061	10-20	000129	11/18/2020	1000 Alliance Water Resources	82,222.75	0.00			
AP	VO	000063	11-20	000139	12/16/2020	1000 Alliance Water Resources	50,033.75	0.00			
AP	VO	000063	11-20	000142	12/16/2020	1000 Alliance Water Resources	82,222.75	0.00			
AP	VO	000065	11-20	000148	12/16/2020	1000 Alliance Water Resources	16,337.00	0.00			
AP	VO	000067	11-20	000149	12/16/2020	1000 Alliance Water Resources	15,852.00	0.00			
GJ	GL	0000000140	12-20	JE 4	1/21/2021	A/P Accrual	82,222.75	0.00			
^ GJ	GL	0000000181	03-21	JE YEAUDIT	3/31/2021	Accr 2020 repair cap overage	11,692.00	0.00			
AP	VO	000069	12-20	000154	1/13/2021	1000 Alliance Water Resources	46,886.09	0.00			
AP	VO	000073	12-20	000171	1/13/2021	1000 Alliance Water Resources	22,723.78	0.00			
AP	VO	000075	12-20	000172	1/13/2021	1000 Alliance Water Resources	12,612.88	0.00			
				Sub	0						
						Total		0.00	2,231,728.71	246,689.79	1,985,038.92

Acct	6005	Total	0.00	2,231,728.71	246,689.79	1,985,038.92
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Acct: 6020	Utilities	Sub:	0	Default
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GJ	GL	0000000017	01-20	JE 2	5/29/2020	Receipts/Disbursements-Paintsv	34.97	0.00		
GJ	GL	0000000017	01-20	JE 2	5/29/2020	Receipts/Disbursements-Sandy	2,806.07	0.00		
GJ	GL	0000000017	01-20	JE 2	5/29/2020	Receipts/Disbursements-AEP	36,094.01	0.00		
GJ	GL	0000000019	01-20	JE 4	5/29/2020	A/P Accrual	325.62	0.00		
GJ	GL	0000000029	02-20	JE 2	6/18/2020	Receipts/Disbursements-Paintsv	34.97	0.00		
GJ	GL	0000000029	02-20	JE 2	6/18/2020	Receipts/Disbursements-Sandy	2,577.85	0.00		
GJ	GL	0000000029	02-20	JE 2	6/18/2020	Receipts/Disbursements-AEP	17,540.33	0.00		
GJ	GL	0000000029	02-20	JE 2	6/18/2020	Receipts/Disbursements-AppalWr	96.62	0.00		
^ GJ	GL	0000000025	01-20	JE 4	2/1/2020	A/P Accrual	0.00	325.62		
GJ	GL	0000000038	03-20	JE 2	6/19/2020	Receipts/Disbursements-Paintsv	255.80	0.00		
GJ	GL	0000000038	03-20	JE 2	6/19/2020	Receipts/Disbursements-Sandy	2,081.65	0.00		
GJ	GL	0000000038	03-20	JE 2	6/19/2020	Receipts/Disbursements-AEP	16,116.13	0.00		
^ AP	VO	000007	01-20	000028	5/29/2020	Summary Release	739.65	0.00		
GJ	GL	0000000047	04-20	JE 2	6/19/2020	Receipts/Disbursements-Paintsv	32.03	0.00		
GJ	GL	0000000047	04-20	JE 2	6/19/2020	Receipts/Disbursements-Sandy	2,109.11	0.00		
^ AP	VO	000023	02-20	000056	6/18/2020	1000 Alliance Water Resources	131.19	0.00		
^ AP	VO	000023	02-20	000056	6/18/2020	1000 Alliance Water Resources	67.14	0.00		
GJ	GL	0000000060	05-20	JE 2	6/19/2020	Receipts/Disbursements-Paintsv	44.77	0.00		
GJ	GL	0000000060	05-20	JE 2	6/19/2020	Receipts/Disbursements-Sandy	2,128.70	0.00		
GJ	GL	0000000060	05-20	JE 2	6/19/2020	Receipts/Disbursements-AEP	17,384.36	0.00		
GJ	GL	0000000067	06-20	JE 2	7/23/2020	Receipts/Disbursements-Paintsv	23.77	0.00		
GJ	GL	0000000067	06-20	JE 2	7/23/2020	Receipts/Disbursements-AEP	28,745.49	0.00		
^ GJ	GL	0000000119	11-20	JE 4	12/17/2020	A/P Accrual	4,062.23	0.00		
AP	VO	000037	06-20	000068	6/11/2020	1000 Alliance Water Resources	129.84	0.00		
AP	VO	000041	06-20	000082	6/30/2020	1000 Alliance Water Resources	109.09	0.00		
GJ	GL	0000000076	07-20	JE 2	8/21/2020	Receipts/Disbursements-Paintsv	39.78	0.00		
GJ	GL	0000000076	07-20	JE 2	8/21/2020	Receipts/Disbursements-Sandy	2,100.40	0.00		
GJ	GL	0000000076	07-20	JE 2	8/21/2020	Receipts/Disbursements-AEP	3,165.52	0.00		

^ GJ	GL	000000120	11-20	JE 4	12/17/2020	A/P Accrual	4,062.23	0.00				
^ GJ	GL	000000130	11-20	JE 4	7/1/2020	A/P Accrual	0.00	4,062.23				
GJ	GL	000000091	08-20	JE 2	9/18/2020	Receipts/Disbursements-Paintsv	95.78	0.00				
GJ	GL	000000091	08-20	JE 2	9/18/2020	Receipts/Disbursements-Sandy	4,118.39	0.00				
GJ	GL	000000091	08-20	JE 2	9/18/2020	Receipts/Disbursements-AEP	31,405.77	0.00				
^ GJ	GL	000000121	11-20	JE 4	12/17/2020	A/P Accrual	4,062.23	0.00				
^ GJ	GL	000000131	11-20	JE 4	8/1/2020	A/P Accrual	0.00	4,062.23				
GJ	GL	000000098	08-20	JE MISC	9/20/2020	Adj YTD AWR SuddenLink Invs	198.20	0.00				
AP	VO	000051	08-20	000108	7/28/2020	1000 Alliance Water Resources	121.33	0.00				
GJ	GL	000000102	09-20	JE 2	10/21/2020	Receipts/Disbursements-Paintsv	50.78	0.00				
GJ	GL	000000102	09-20	JE 2	10/21/2020	Receipts/Disbursements-Sandy	2,262.53	0.00				
GJ	GL	000000102	09-20	JE 2	10/21/2020	Receipts/Disbursements-AEP	20,885.70	0.00				
^ GJ	GL	000000122	11-20	JE 4	12/17/2020	A/P Accrual	4,062.23	0.00				
^ GJ	GL	000000132	11-20	JE 4	9/1/2020	A/P Accrual	0.00	4,062.23				
GJ	GL	000000109	10-20	JE 2	11/18/2020	Receipts/Disbursements-Paintsv	29.78	0.00				
GJ	GL	000000109	10-20	JE 2	11/18/2020	Receipts/Disbursements-Sandy	2,079.27	0.00				
GJ	GL	000000109	10-20	JE 2	11/18/2020	Receipts/Disbursements-AEP	63,879.67	0.00				
^ GJ	GL	000000123	11-20	JE 4	12/17/2020	A/P Accrual	4,062.23	0.00				
^ GJ	GL	000000133	11-20	JE 4	10/1/2020	A/P Accrual	0.00	4,062.23				
AP	VO	000061	10-20	000129	11/18/2020	1000 Alliance Water Resources	74.14	0.00				
AP	VO	000061	10-20	000129	11/18/2020	1000 Alliance Water Resources	34.95	0.00				
GJ	GL	000000117	11-20	JE 2	12/17/2020	Receipts/Disbursements-Paintsv	55.77	0.00				
GJ	GL	000000117	11-20	JE 2	12/17/2020	Receipts/Disbursements-Sandy	1,933.83	0.00				
GJ	GL	000000117	11-20	JE 2	12/17/2020	Receipts/Disbursements-AEP	30,068.23	0.00				
GJ	GL	000000124	11-20	JE 4	12/17/2020	A/P Accrual	4,062.23	0.00				
GJ	GL	000000134	11-20	JE 4	11/1/2020	A/P Accrual	0.00	4,062.23				
GJ	GL	000000126	11-20	JE-MISC	12/17/2020	A/P Accr posted twice by Dynam	0.00	4,062.23				
AP	VO	000063	11-20	000139	12/16/2020	1000 Alliance Water Resources	74.14	0.00				
GJ	GL	000000138	12-20	JE 2	1/19/2021	Receipts/Disbursements-Paintsv	40.78	0.00				
GJ	GL	000000138	12-20	JE 2	1/19/2021	Receipts/Disbursements-Sandy	2,112.58	0.00				
GJ	GL	000000138	12-20	JE 2	1/19/2021	Receipts/Disbursements-AEP	32,516.77	0.00				
^ GJ	GL	000000135	11-20	JE 4	12/1/2020	A/P Accrual	0.00	4,062.23				
GJ	GL	000000140	12-20	JE 4	1/21/2021	A/P Accrual	0.00	1,770.91				
AP	VO	000069	12-20	000154	1/13/2021	1000 Alliance Water Resources	175.00	0.00				
				Sub	0			0.00		351,501.63	30,532.14	320,969.49
				Acct	6020	Total	0.00	351,501.63		30,532.14	320,969.49	

Acct: 6025 Insurance Sub: 0 Default

GJ	GL	000000018	01-20	JE 3	5/29/2020	Monthly Accruals	3,413.36	0.00				
GJ	GL	000000030	02-20	JE 3	6/18/2020	Monthly Accruals	3,413.36	0.00				
GJ	GL	000000039	03-20	JE 3	6/19/2020	Monthly Accruals	3,413.36	0.00				
GJ	GL	000000048	04-20	JE 3	6/19/2020	Monthly Accruals	3,413.36	0.00				
GJ	GL	000000061	05-20	JE 3	6/19/2020	Monthly Accruals	3,413.36	0.00				
GJ	GL	000000068	06-20	JE 3	7/23/2020	Monthly Accruals	3,413.36	0.00				
GJ	GL	000000077	07-20	JE 3	8/21/2020	Monthly Accruals	3,413.36	0.00				
GJ	GL	000000092	08-20	JE 3	9/18/2020	Monthly Accruals	3,413.36	0.00				
GJ	GL	000000103	09-20	JE 3	10/21/2020	Monthly Accruals	3,413.36	0.00				
GJ	GL	000000110	10-20	JE 3	11/18/2020	Monthly Accruals	3,413.36	0.00				
GJ	GL	000000118	11-20	JE 3	12/17/2020	Monthly Accruals	3,413.36	0.00				
GJ	GL	000000138	12-20	JE 2	1/19/2021	Receipts/Disbursements-KIA SC	0.00	1,168.28				

	GJ	GL	0000000139	12-20	JE 3	1/19/2021	Monthly Accruals	3,413.36	0.00				
	^ GJ	GL	0000000181	03-21	JE YEAUDIT	3/31/2021	2020 Comm Ins due AWR	4,758.00	0.00				
	^ GJ	GL	0000000181	03-21	JE YEAUDIT	3/31/2021	2020 Comm Ins due AWR	2,273.75	0.00				
	^ GJ	GL	0000000146	01-21	YE JE-MISC	2/19/2021	Adjust Prepaid Expenses 123120	1,576.32	0.00				
					Sub	0							
							Total				49,568.39	1,168.28	48,400.11
					Acct	6025	Total	0.00	49,568.39	1,168.28	48,400.11		
Acct: 6030					Repairs & Maintenance		Sub:	0				Default	
	GJ	GL	0000000031	02-20	JE 4	6/18/2020	A/P Accrual	89.00	0.00				
	^ AP	VO	000005	01-20	000020	5/28/2020	Summary Release	317.33	0.00				
	^ GJ	GL	0000000035	02-20	JE 4	2/29/2020	A/P Accrual	0.00	89.00				
	GJ	GL	0000000040	03-20	JE 4	6/19/2020	A/P Accrual	89.00	0.00				
	^ AP	VO	000007	01-20	000030	5/29/2020	Summary Release	181.96	0.00				
	^ GJ	GL	0000000044	03-20	JE 4	4/1/2020	A/P Accrual	0.00	89.00				
	GJ	GL	0000000049	04-20	JE 4	6/19/2020	A/P Accrual	369.00	0.00				
	^ AP	VO	000009	01-20	000040	5/29/2020	Summary Release	177.33	0.00				
	^ AP	VO	000023	02-20	000053	6/18/2020	1027 Walker Communications	89.00	0.00				
	^ GJ	GL	0000000054	04-20	JE 4	5/1/2020	A/P Accrual	0.00	369.00				
	^ AP	VO	000015	02-20	000047	6/18/2020	1027 Walker Communications	369.00	0.00				
	GJ	GL	0000000069	06-20	JE-MISC	7/24/2020	Checks cut but not recorded	89.00	0.00				
	AP	VO	000041	06-20	000078	6/2/2020	1027 Walker Communications	89.00	0.00				
	* GJ	GL	0000000074	06-20	JE-MISC	7/1/2020	Checks cut but not recorded	0.00	89.00				
	GJ	GL	0000000082	07-20	JE-MISC	8/21/2020	Adj incorrect rev of June RJE	89.00	0.00				
	AP	VO	000045	07-20	000085	7/28/2020	1027 Walker Communications	89.00	0.00				
	GJ	GL	0000000098	08-20	JE MISC	9/20/2020	RJE AWR reimb AshIOffSupp-6005	0.00	88.33				
	GJ	GL	0000000098	08-20	JE MISC	9/20/2020	RJE AWR reimb AshIOffSupp-6005	0.00	88.33				
	AP	VO	000049	08-20	000099	8/25/2020	1027 Walker Communications	89.00	0.00				
	AP	VO	000055	09-20	000119	10/21/2020	1027 Walker Communications	89.00	0.00				
	AP	VO	000055	09-20	000123	10/21/2020	1013 Fast Change	72.00	0.00				
	AP	VO	000061	10-20	000130	11/18/2020	1027 Walker Communications	89.00	0.00				
	AP	VO	000063	11-20	000136	12/16/2020	1027 Walker Communications	89.00	0.00				
	AP	VO	000063	11-20	000145	12/16/2020	1027 Walker Communications	89.00	0.00				
	* GJ	GL	0000000145	01-21	YE JE-MISC	2/17/2021	Adj Inventory to actual	3,810.58	0.00				
	AP	VO	000069	12-20	000156	1/13/2021	1027 Walker Communications	89.00	0.00				
	AP	VO	000069	12-20	000158	1/13/2021	1012 Consolidated Pipe	869.06	0.00				
					Sub	0							
							Total				7,323.26	812.66	6,510.60
					Acct	6030	Total	0.00	7,323.26	812.66	6,510.60		
Acct: 6040					Outside Services		Sub:	0				Default	
	GJ	GL	0000000017	01-20	JE 2	5/29/2020	Receipts/Disbursements-KIA SC	75.41	0.00				
	GJ	GL	0000000015	01-20	JE MISC	6/17/2020	Rec Jan20 PR Acct Transactns	263.79	0.00				
	GJ	GL	0000000015	01-20	JE MISC	6/17/2020	Rec Jan20 PR Acct Transactns	158.20	0.00				
	GJ	GL	0000000029	02-20	JE 2	6/18/2020	Receipts/Disbursements-KIA SC	74.66	0.00				
	GJ	GL	0000000038	03-20	JE 2	6/19/2020	Receipts/Disbursements-KIA SC	73.91	0.00				
	GJ	GL	0000000038	03-20	JE 2	6/19/2020	Receipts/Disbursements-KIA SC	24.73	0.00				
	* AP	VO	000007	01-20	000035	5/29/2020	Summary Release	2,520.00	0.00				
	GJ	GL	0000000047	04-20	JE 2	6/19/2020	Receipts/Disbursements-KIA SC	73.16	0.00				
	GJ	GL	0000000060	05-20	JE 2	6/19/2020	Receipts/Disbursements-KIA SC	72.41	0.00				
	GJ	GL	0000000067	06-20	JE 2	7/23/2020	Receipts/Disbursements-KIA SC	71.65	0.00				
	GJ	GL	0000000069	06-20	JE-MISC	7/24/2020	Checks cut but not recorded	831.00	0.00				

GJ	GL	000000069	06-20	JE-MISC	7/24/2020	Checks cut but not recorded	1,365.00	0.00				
GJ	GL	000000071	06-20	JE-MISC	7/24/2020	Accrue Invoice to A/P	10,000.00	0.00				
AP	VO	000041	06-20	000074	6/1/2020	1030 Tech2000 Inc	638.15	0.00				
GJ	GL	000000076	07-20	JE 2	8/21/2020	Receipts/Disbursements-KIA SC	70.89	0.00				
^ GJ	GL	000000074	06-20	JE-MISC	7/1/2020	Checks cut but not recorded	0.00	831.00				
^ GJ	GL	000000074	06-20	JE-MISC	7/1/2020	Checks cut but not recorded	0.00	1,365.00				
GJ	GL	000000082	07-20	JE-MISC	8/21/2020	Adj incorrect rev of June RJE	831.00	0.00				
GJ	GL	000000082	07-20	JE-MISC	8/21/2020	Adj incorrect rev of June RJE	1,365.00	0.00				
GJ	GL	000000091	08-20	JE 2	9/18/2020	Receipts/Disbursements-KIA SC	70.14	0.00				
GJ	GL	000000102	09-20	JE 2	10/21/2020	Receipts/Disbursements-KIA SC	69.37	0.00				
GJ	GL	000000109	10-20	JE 2	11/18/2020	Receipts/Disbursements-KIA SC	68.61	0.00				
GJ	GL	000000111	10-20	JE-MISC	11/19/2020	Adj White&Assoc 0820 AP Accr	0.00	10,000.00				
GJ	GL	000000117	11-20	JE 2	12/17/2020	Receipts/Disbursements-KIA SC	67.84	0.00				
GJ	GL	000000138	12-20	JE 2	1/19/2021	Receipts/Disbursements-KIA SC	67.08	0.00				
GJ	GL	000000140	12-20	JE 4	1/21/2021	A/P Accrual	175.00	0.00				
				Sub	0							
							Total	0.00		19,027.00	12,196.00	6,831.00
				Acct	6040	Total	0.00	19,027.00	12,196.00		6,831.00	
Acct: 6050		Legal				Sub:	0			Default		
GJ	GL	000000019	01-20	JE 4	5/29/2020	A/P Accrual	400.00	0.00				
^ GJ	GL	000000025	01-20	JE 4	2/1/2020	A/P Accrual	0.00	400.00				
GJ	GL	000000031	02-20	JE 4	6/18/2020	A/P Accrual	400.00	0.00				
^ GJ	GL	000000035	02-20	JE 4	2/29/2020	A/P Accrual	0.00	400.00				
GJ	GL	000000040	03-20	JE 4	6/19/2020	A/P Accrual	125.00	0.00				
^ AP	VO	000007	01-20	000032	5/29/2020	Summary Release	400.00	0.00				
^ GJ	GL	000000044	03-20	JE 4	4/1/2020	A/P Accrual	0.00	125.00				
^ AP	VO	000009	01-20	000042	5/29/2020	Summary Release	125.00	0.00				
GJ	GL	000000069	06-20	JE-MISC	7/24/2020	Checks cut but not recorded	312.50	0.00				
AP	VO	000041	06-20	000076	6/1/2020	1023 Brian Cumbo (Atty)	1,250.00	0.00				
^ GJ	GL	000000074	06-20	JE-MISC	7/1/2020	Checks cut but not recorded	0.00	312.50				
GJ	GL	000000082	07-20	JE-MISC	8/21/2020	Adj incorrect rev of June RJE	312.50	0.00				
AP	VO	000049	08-20	000101	8/25/2020	1023 Brian Cumbo (Atty)	1,400.00	0.00				
AP	VO	000051	08-20	000107	6/30/2020	1023 Brian Cumbo (Atty)	1,300.00	0.00				
AP	VO	000055	09-20	000121	10/21/2020	1023 Brian Cumbo (Atty)	662.50	0.00				
AP	VO	000061	10-20	000134	11/18/2020	1023 Brian Cumbo (Atty)	1,400.00	0.00				
AP	VO	000063	11-20	000147	12/16/2020	1023 Brian Cumbo (Atty)	437.50	0.00				
^ GJ	GL	000000181	03-21	JE YEAUDIT	3/31/2021	Correct voided Cumbo check	0.00	1,400.00				
AP	VO	000069	12-20	000151	1/13/2021	1023 Brian Cumbo (Atty)	600.00	0.00				
AP	VO	000069	12-20	000157	1/13/2021	1023 Brian Cumbo (Atty)	487.50	0.00				
				Sub	0							
							Total	0.00		9,612.50	2,637.50	6,975.00
				Acct	6050	Total	0.00	9,612.50	2,637.50		6,975.00	
Acct: 6055		Accounting				Sub:	0			Default		
GJ	GL	000000096	08-20	JE_MISC	9/19/2020	Reverse White & Assoc A/P Accr	0.00	10,000.00				
AP	VO	000051	08-20	000109	7/28/2020	1043 White & Associates	10,000.00	0.00				
GJ	GL	000000111	10-20	JE-MISC	11/19/2020	Adj White&Assoc 0820 AP Accr	10,000.00	0.00				
GJ	GL	000000112	10-20	JE-MISC	11/19/2020	Accr 2018 and 2019 Audit Fees	15,000.00	0.00				
^ GJ	GL	000000114	10-20	JE-MISC	11/1/2020	Accr 2018 and 2019 Audit Fees	0.00	15,000.00				
AP	VO	000063	11-20	000144	12/16/2020	1046 Wade Stables	15,000.00	0.00				
				Sub	0							
							Total	0.00		50,000.00	25,000.00	25,000.00

Acct:	6055	Total	0.00	50,000.00	25,000.00	25,000.00	
	Acct	6055	Total	0.00	50,000.00	25,000.00	25,000.00
Acct: 6065	Bad Debt		Sub:	0		Default	
GJ	GL	000000018 01-20	JE 3	5/29/2020	Monthly Accruals	4,583.33	0.00
GJ	GL	000000030 02-20	JE 3	6/18/2020	Monthly Accruals	4,583.33	0.00
GJ	GL	000000039 03-20	JE 3	6/19/2020	Monthly Accruals	4,583.33	0.00
GJ	GL	000000048 04-20	JE 3	6/19/2020	Monthly Accruals	4,583.33	0.00
GJ	GL	000000061 05-20	JE 3	6/19/2020	Monthly Accruals	4,583.33	0.00
GJ	GL	000000068 06-20	JE 3	7/23/2020	Monthly Accruals	4,583.33	0.00
GJ	GL	000000077 07-20	JE 3	8/21/2020	Monthly Accruals	4,583.33	0.00
GJ	GL	000000092 08-20	JE 3	9/18/2020	Monthly Accruals	4,583.33	0.00
GJ	GL	000000103 09-20	JE 3	10/21/2020	Monthly Accruals	4,583.33	0.00
GJ	GL	000000110 10-20	JE 3	11/18/2020	Monthly Accruals	4,583.33	0.00
GJ	GL	000000118 11-20	JE 3	12/17/2020	Monthly Accruals	4,583.33	0.00
GJ	GL	000000139 12-20	JE 3	1/19/2021	Monthly Accruals	4,583.33	0.00
^ GJ	GL	000000165 01-21	YE JE	12/31/2020	Adj Allow for Bad Debt to \$84K	0.00	72,000.00
^ GJ	GL	000000145 01-21	YE JE-MISC	2/17/2021	Adj Allw for BD to \$158,000	137,530.27	0.00
^ GJ	GL	000000158 01-21	YE JE-MISC	2/25/2021	Adj Allow for DA for 360	0.00	2,000.00
	Sub	0	Total	0.00	192,530.23	74,000.00	118,530.23
	Acct	6065	Total	0.00	192,530.23	74,000.00	118,530.23
Acct: 6070	Bond Trustee Fees		Sub:	0		Default	
GJ	GL	000000029 02-20	JE 2	6/18/2020	Receipts/Disbursements	450.00	0.00
	Sub	0	Total	0.00	450.00	0.00	450.00
	Acct	6070	Total	0.00	450.00	0.00	450.00
Acct: 6075	Dues & Subscriptions		Sub:	0		Default	
GJ	GL	000000019 01-20	JE 4	5/29/2020	A/P Accrual	4,000.00	0.00
^ GJ	GL	000000025 01-20	JE 4	2/1/2020	A/P Accrual	0.00	4,000.00
^ AP	VO	000007 01-20	000036	5/29/2020	Summary Release	1,850.00	0.00
AP	VO	000063 11-20	000143	12/16/2020	1031 KY Rural Water Associatio	1,850.00	0.00
	Sub	0	Total	0.00	7,700.00	4,000.00	3,700.00
	Acct	6075	Total	0.00	7,700.00	4,000.00	3,700.00
Acct: 6080	Office Expense		Sub:	0		Default	
GJ	GL	000000017 01-20	JE 2	5/29/2020	Receipts/Disbursements	4.50	0.00
GJ	GL	000000017 01-20	JE 2	5/29/2020	Receipts/Disbursements-NxtBill	81.30	0.00
GJ	GL	000000029 02-20	JE 2	6/18/2020	Receipts/Disbursements-NxtBill	91.80	0.00
GJ	GL	000000038 03-20	JE 2	6/19/2020	Receipts/Disbursements-NxtBill	84.62	0.00
GJ	GL	000000047 04-20	JE 2	6/19/2020	Receipts/Disbursements-Zoom	15.89	0.00
GJ	GL	000000047 04-20	JE 2	6/19/2020	Receipts/Disbursements-NxtBill	396.06	0.00
^ AP	VO	000023 02-20	000054	6/18/2020	1035 Mountain Citizen	79.54	0.00
GJ	GL	000000060 05-20	JE 2	6/19/2020	Receipts/Disbursements-Zoom	15.89	0.00
GJ	GL	000000060 05-20	JE 2	6/19/2020	Receipts/Disbursements-NxtBill	75.68	0.00
GJ	GL	000000067 06-20	JE 2	7/23/2020	Receipts/Disbursements-Zoom	15.89	0.00
GJ	GL	000000069 06-20	JE-MISC	7/24/2020	Checks cut but not recorded	375.70	0.00
GJ	GL	000000076 07-20	JE 2	8/21/2020	Receipts/Disbursements-Zoom	162.11	0.00
^ GJ	GL	000000074 06-20	JE-MISC	7/1/2020	Checks cut but not recorded	0.00	375.70
GJ	GL	000000082 07-20	JE-MISC	8/21/2020	Adj incorrect rev of June RJE	375.70	0.00
GJ	GL	000000091 08-20	JE 2	9/18/2020	Receipts/Disbursements-Zoom	15.89	0.00
GJ	GL	000000091 08-20	JE 2	9/18/2020	Receipts/Disbursements-NxtBill	154.69	0.00

AP	VO	000051	08-20	000114	6/25/2020	1035 Mountain Citizen	118.56	0.00			
GJ	GL	000000102	09-20	JE 2	10/21/2020	Receipts/Disbursements-Zoom	15.89	0.00			
GJ	GL	000000102	09-20	JE 2	10/21/2020	Receipts/Disbursements-NxtBill	131.12	0.00			
AP	VO	000055	09-20	000122	10/21/2020	1035 Mountain Citizen	498.93	0.00			
GJ	GL	000000109	10-20	JE 2	11/18/2020	Receipts/Disbursements-Zoom	15.89	0.00			
GJ	GL	000000109	10-20	JE 2	11/18/2020	Receipts/Disbursements-NxtBill	107.94	0.00			
GJ	GL	000000117	11-20	JE 2	12/17/2020	Receipts/Disbursements-Zoom	15.89	0.00			
GJ	GL	000000117	11-20	JE 2	12/17/2020	Receipts/Disbursements-NxtBill	763.05	0.00			
GJ	GL	000000138	12-20	JE 2	1/19/2021	Receipts/Disbursements-Zoom	15.89	0.00			
GJ	GL	000000138	12-20	JE 2	1/19/2021	Receipts/Disbursements-NxtBill	86.50	0.00			
				Sub	0						
							Total	0.00	3,714.92	375.70	3,339.22

Acct 6080 Total 0.00 3,714.92 375.70 3,339.22

Acct: 6082	Rent Expense	Sub:	0	Default							
^ AP	VO	000005	01-20	000024	5/28/2020	Summary Release	751.66	0.00			
^ AP	VO	000007	01-20	000026	5/29/2020	Summary Release	751.66	0.00			
^ AP	VO	000011	01-20	000043	5/29/2020	Summary Release	751.66	0.00			
^ AP	VO	000015	02-20	000046	6/18/2020	1029 Roy F Collier Comm Center	751.66	0.00			
GJ	GL	000000069	06-20	JE-MISC	7/24/2020	Checks cut but not recorded	25.00	0.00			
GJ	GL	000000069	06-20	JE-MISC	7/24/2020	Checks cut but not recorded	751.66	0.00			
AP	VO	000041	06-20	000075	6/1/2020	1029 Roy F Collier Comm Center	751.66	0.00			
^ GJ	GL	000000074	06-20	JE-MISC	7/1/2020	Checks cut but not recorded	0.00	25.00			
^ GJ	GL	000000074	06-20	JE-MISC	7/1/2020	Checks cut but not recorded	0.00	751.66			
GJ	GL	000000082	07-20	JE-MISC	8/21/2020	Adj incorrect rev of June RJE	25.00	0.00			
GJ	GL	000000082	07-20	JE-MISC	8/21/2020	Adj incorrect rev of June RJE	751.66	0.00			
GJ	GL	000000099	08-20	JE MISC	8/31/2020	Rem8/25/20 Sept Rent fr Aug FS	0.00	773.51			
AP	VO	000049	08-20	000094	8/5/2020	1029 Roy F Collier Comm Center	20.00	0.00			
AP	VO	000049	08-20	000097	8/25/2020	1029 Roy F Collier Comm Center	773.51	0.00			
AP	VO	000051	08-20	000111	7/28/2020	1029 Roy F Collier Comm Center	753.51	0.00			
^ GJ	GL	000000100	08-20	JE MISC	9/1/2020	Rem8/25/20 Sept Rent fr Aug FS	773.51	0.00			
GJ	GL	000000104	09-20	JE-MISC	10/21/2020	Reclass August Residential Ren	450.00	0.00			
GJ	GL	000000105	09-20	JE-MISC	10/22/2020	October Rent paid in September	0.00	773.51			
AP	VO	000055	09-20	000118	10/21/2020	1029 Roy F Collier Comm Center	773.51	0.00			
^ GJ	GL	000000107	09-20	JE-MISC	10/1/2020	October Rent paid in September	773.51	0.00			
GJ	GL	000000111	10-20	JE-MISC	11/19/2020	Reclass Sep/Oct Res Rent Pmts	100.00	0.00			
GJ	GL	000000112	10-20	JE-MISC	11/19/2020	Nov Rent paid in Oct	0.00	773.51			
AP	VO	000061	10-20	000126	11/18/2020	1029 Roy F Collier Comm Center	773.51	0.00			
GJ	GL	000000116	11-20	JE 1	12/17/2020	Billing Summary	50.00	0.00			
^ GJ	GL	000000114	10-20	JE-MISC	11/1/2020	Nov Rent paid in Oct	773.51	0.00			
GJ	GL	000000127	11-20	JE-MISC	12/17/2020	Dec Rent paid in Nov	0.00	773.51			
AP	VO	000063	11-20	000137	12/16/2020	1029 Roy F Collier Comm Center	773.51	0.00			
GJ	GL	000000137	12-20	JE 1	1/19/2021	Billing Summary	50.00	0.00			
^ GJ	GL	000000136	11-20	JE-MISC	12/1/2020	Dec Rent paid in Nov	773.51	0.00			
GJ	GL	000000142	12-20	JE-MISC	1/21/2021	Two mos rent prepaid in Dec	0.00	1,547.02			
^ GJ	GL	000000145	01-21	YE JE-MISC	2/17/2021	Adj Accr Interest Payable	773.51	0.00			
^ GJ	GL	000000146	01-21	YE JE-MISC	2/19/2021	Adjust Prepaid Expenses 123120	0.00	773.51			
AP	VO	000069	12-20	000152	1/13/2021	1029 Roy F Collier Comm Center	773.51	0.00			
AP	VO	000069	12-20	000155	1/13/2021	1029 Roy F Collier Comm Center	773.51	0.00			
				Sub	0		Total	0.00	15,243.74	6,191.23	9,052.51

Acct		6082	Total	0.00	15,243.74	6,191.23	9,052.51
Acct: 6087	Regulatory Assess Fees		Sub:	0		Default	
AP	VO	000007 01-20 000037	5/29/2020	Summary Release	2,220.00	0.00	
GJ	GL	000000049 04-20 JE 4	6/19/2020	A/P Accrual	33.26	0.00	
GJ	GL	000000054 04-20 JE 4	5/1/2020	A/P Accrual	0.00	33.26	
AP	VO	000015 02-20 000049	6/18/2020	1031 KY Rural Water Associatio	425.00	0.00	
GJ	GL	000000076 07-20 JE 2	8/21/2020	Receipts/Disbursements-KIA SC	5,557.94	0.00	
GJ	GL	000000104 09-20 JE-MISC	10/21/2020	Reclass payment incl. in 12/31	0.00	2,220.00	
	Sub	0		Total	0.00	0.00	8,236.20 2,253.26 5,982.94
Acct: 6087	Miscellaneous Expense		Sub:	0		Default	
GJ	GL	000000017 01-20 JE 2	5/29/2020	Receipts/Disbursements	20.18	0.00	
GJ	GL	000000029 02-20 JE 2	6/18/2020	Receipts/Disbursements	126.92	0.00	
GJ	GL	000000038 03-20 JE 2	6/19/2020	Receipts/Disbursements	22.20	0.00	
AP	VO	000007 01-20 000031	5/29/2020	Summary Release	109.73	0.00	
GJ	GL	000000047 04-20 JE 2	6/19/2020	Receipts/Disbursements	20.03	0.00	
AP	VO	000023 02-20 000055	6/18/2020	1036 Appalachian States Analyt	687.50	0.00	
AP	VO	000015 02-20 000048	6/18/2020	1033 Kentucky State Treasurer	33.26	0.00	
GJ	GL	000000067 06-20 JE 2	7/23/2020	Receipts/Disbursements-KIA SC	9.99	0.00	
GJ	GL	000000095 08-20 JE-MISC	9/19/2020	Bank error correction	8.00	0.00	
AP	VO	000051 08-20 000112	7/28/2020	1044 Marcella Dials	1.90	0.00	
GJ	GL	000000111 10-20 JE-MISC	11/19/2020	Collections Due To MCS	54.44	0.00	
	Sub	0		Total	0.00	0.00	1,094.15 0.00 1,094.15
Acct: 6090	Interest Expense		Sub:	0		Default	
GJ	GL	000000017 01-20 JE 2	5/29/2020	Receipts/Disbursements	1,131.18	0.00	
GJ	GL	000000017 01-20 JE 2	5/29/2020	Receipts/Disbursements-KIA SC	449.04	0.00	
GJ	GL	000000018 01-20 JE 3	5/29/2020	Monthly Accruals	5,648.65	0.00	
GJ	GL	000000029 02-20 JE 2	6/18/2020	Receipts/Disbursements	1,119.96	0.00	
GJ	GL	000000029 02-20 JE 2	6/18/2020	Receipts/Disbursements-KIA SC	449.04	0.00	
GJ	GL	000000030 02-20 JE 3	6/18/2020	Monthly Accruals	5,648.65	0.00	
GJ	GL	000000038 03-20 JE 2	6/19/2020	Receipts/Disbursements	1,108.71	0.00	
GJ	GL	000000038 03-20 JE 2	6/19/2020	Receipts/Disbursements-KIA SC	473.77	0.00	
GJ	GL	000000039 03-20 JE 3	6/19/2020	Monthly Accruals	5,648.65	0.00	
GJ	GL	000000047 04-20 JE 2	6/19/2020	Receipts/Disbursements	1,097.43	0.00	
GJ	GL	000000047 04-20 JE 2	6/19/2020	Receipts/Disbursements-KIA SC	384.58	0.00	
GJ	GL	000000048 04-20 JE 3	6/19/2020	Monthly Accruals	5,648.65	0.00	
GJ	GL	000000060 05-20 JE 2	6/19/2020	Receipts/Disbursements	1,086.12	0.00	
GJ	GL	000000060 05-20 JE 2	6/19/2020	Receipts/Disbursements-KIA SC	394.80	0.00	
GJ	GL	000000061 05-20 JE 3	6/19/2020	Monthly Accruals	5,648.65	0.00	
GJ	GL	000000067 06-20 JE 2	7/23/2020	Receipts/Disbursements	1,074.79	0.00	
GJ	GL	000000067 06-20 JE 2	7/23/2020	Receipts/Disbursements-KIA SC	384.58	0.00	
GJ	GL	000000068 06-20 JE 3	7/23/2020	Monthly Accruals	5,648.65	0.00	
GJ	GL	000000076 07-20 JE 2	8/21/2020	Receipts/Disbursements	1,063.42	0.00	
GJ	GL	000000077 07-20 JE 3	8/21/2020	Monthly Accruals	5,648.65	0.00	
GJ	GL	000000078 07-20 JE-MISC	8/21/2020	Record Interest Payment	394.80	0.00	
GJ	GL	000000080 07-20 JE-MISC	8/21/2020	Correct RJE re: Int Pmt	0.00	1,435.58	
GJ	GL	000000081 07-20 JE-MISC	8/21/2020	Correct RJE re: Int Pmt	645.98	0.00	

GJ	GL	0000000083	07-20	JE-MISC	8/21/2020	Correct RJE re: int Pmt	789.60	0.00					
GJ	GL	0000000091	08-20	JE 2	9/18/2020	Receipts/Disbursements	1,052.03	0.00					
GJ	GL	0000000091	08-20	JE 2	9/18/2020	Receipts/Disbursements-KIA SC	394.80	0.00					
GJ	GL	0000000092	08-20	JE 3	9/18/2020	Monthly Accruals	5,648.65	0.00					
GJ	GL	0000000102	09-20	JE 2	10/21/2020	Receipts/Disbursements	1,040.61	0.00					
GJ	GL	0000000102	09-20	JE 2	10/21/2020	Receipts/Disbursements-KIA SC	384.58	0.00					
GJ	GL	0000000103	09-20	JE 3	10/21/2020	Monthly Accruals	5,648.65	0.00					
GJ	GL	0000000109	10-20	JE 2	11/18/2020	Receipts/Disbursements	1,029.16	0.00					
GJ	GL	0000000110	10-20	JE 3	11/18/2020	Monthly Accruals	5,648.65	0.00					
GJ	GL	0000000117	11-20	JE 2	12/17/2020	Receipts/Disbursements	1,017.68	0.00					
GJ	GL	0000000117	11-20	JE 2	12/17/2020	Receipts/Disbursements-KIA SC	779.38	0.00					
GJ	GL	0000000118	11-20	JE 3	12/17/2020	Monthly Accruals	5,648.65	0.00					
GJ	GL	0000000138	12-20	JE 2	1/19/2021	Receipts/Disbursements	1,006.17	0.00					
GJ	GL	0000000138	12-20	JE 2	1/19/2021	Receipts/Disbursements-KIA SC	395.44	0.00					
GJ	GL	0000000139	12-20	JE 3	1/19/2021	Monthly Accruals	5,648.65	0.00					
^ GJ	GL	0000000145	01-21	YE JE-MISC	2/17/2021	Adj LTD (KIA)	0.04	0.00					
^ GJ	GL	0000000145	01-21	YE JE-MISC	2/17/2021	Adj Accr Interest Payable	0.00	4,513.71					
				Sub	0			0.00			86,931.49	5,949.29	80,982.20
						Total		0.00					

Acct	6100	Total	0.00	86,931.49	5,949.29	80,982.20
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Acct: 6200	Amortization		Sub:	0			Default				
GJ	GL	0000000023	01-20	JE MISC	6/18/2020	Monthly Accruals	0.00	62.75			
GJ	GL	0000000030	02-20	JE 3	6/18/2020	Monthly Accruals	0.00	62.75			
GJ	GL	0000000039	03-20	JE 3	6/19/2020	Monthly Accruals	0.00	62.75			
GJ	GL	0000000048	04-20	JE 3	6/19/2020	Monthly Accruals	0.00	62.75			
GJ	GL	0000000061	05-20	JE 3	6/19/2020	Monthly Accruals	0.00	62.75			
GJ	GL	0000000068	06-20	JE 3	7/23/2020	Monthly Accruals	0.00	62.75			
GJ	GL	0000000077	07-20	JE 3	8/21/2020	Monthly Accruals	0.00	62.75			
GJ	GL	0000000092	08-20	JE 3	9/18/2020	Monthly Accruals	0.00	62.75			
GJ	GL	0000000103	09-20	JE 3	10/21/2020	Monthly Accruals	0.00	62.75			
GJ	GL	0000000110	10-20	JE 3	11/18/2020	Monthly Accruals	0.00	62.75			
GJ	GL	0000000118	11-20	JE 3	12/17/2020	Monthly Accruals	0.00	62.75			
GJ	GL	0000000139	12-20	JE 3	1/19/2021	Monthly Accruals	0.00	62.75			
^ GJ	GL	0000000145	01-21	YE JE-MISC	2/17/2021	Adj Bond Premium Accum. Amort.	0.00	12.02			
				Sub	0		Total	0.00	0.00	765.02	-765.02
				Acct	6200	Total	0.00	0.00	765.02	-765.02	

Acct: 6300	Depreciation		Sub:	0			Default	
GJ	GL	0000000018	01-20	JE 3	5/29/2020	Monthly Accruals	64,583.33	0.00
GJ	GL	0000000030	02-20	JE 3	6/18/2020	Monthly Accruals	64,583.33	0.00
GJ	GL	0000000039	03-20	JE 3	6/19/2020	Monthly Accruals	64,583.33	0.00
GJ	GL	0000000048	04-20	JE 3	6/19/2020	Monthly Accruals	64,583.33	0.00
GJ	GL	0000000061	05-20	JE 3	6/19/2020	Monthly Accruals	64,583.33	0.00
GJ	GL	0000000068	06-20	JE 3	7/23/2020	Monthly Accruals	64,583.33	0.00
GJ	GL	0000000077	07-20	JE 3	8/21/2020	Monthly Accruals	64,583.33	0.00
GJ	GL	0000000092	08-20	JE 3	9/18/2020	Monthly Accruals	64,583.33	0.00
GJ	GL	0000000103	09-20	JE 3	10/21/2020	Monthly Accruals	64,583.33	0.00
GJ	GL	0000000110	10-20	JE 3	11/18/2020	Monthly Accruals	64,583.33	0.00
GJ	GL	0000000118	11-20	JE 3	12/17/2020	Monthly Accruals	64,583.33	0.00
GJ	GL	0000000139	12-20	JE 3	1/19/2021	Monthly Accruals	64,583.33	0.00

^ GJ	GL	000000154	01-21	YE JE-MISC	2/24/2021	Adjust Accum Depr to Audit Sch		11,740.68	0.00			
				Sub	0		Total		0.00	786,740.64	0.00	786,740.64
				Acct	6300	Total		0.00	786,740.64	0.00	786,740.64	
			Total		Net Income		0.00	4,286,279.92	3,841,087.49	-445,192.43		

^ Indicates the period entered is different from the period posted.

* Indicates there are no GL transactions to support summarized AcctHist period activity.

** Indicates the calculated period ending balance does not match the YTD balance on AcctHist.

*** Indicates the calculated account balance does not match the account balance on AcctHist.

Indicates Assets do not match Liabilities or Net Income does not equal the YTD Net Income account.

EXHIBIT 1a2
GENERAL
LEDGER
JAN-MAR 2021

EXCEL TO BE FILED
SEPARATELY

Date: May 11, 2021
 Time: 08:32: AM
 User: ANN

Martin County Water District

Page: 1 of 24
 Report: 01620.rpt
 Company: MCW

Detail General Ledger - Standard

Periods: 01-21 Through 03-21 As of: 5/11/2021 Ledger ID: ACTUAL

Jrnl	Tran	Bat	Per	Reference	Tran	Tran	Beginning	Debit	Credit	Ending
Type	Type	Nbr	Ent	Nbr	Date	Description	Balance	Amount	Amount	Balance
Acct: 1000		Checking Account-Operations				Sub:	0			Default
GJ	GL	0000000152	01-21	JE 1	2/19/2021	Billing Summary	230,749.60	0.00		
GJ	GL	0000000152	01-21	JE 1	2/19/2021	Billing Summary	0.00	1,224.48		
GJ	GL	0000000152	01-21	JE 1	2/19/2021	Billing Summary	0.00	188.12		
GJ	GL	0000000147	01-21	JE 2	2/19/2021	Receipts/Disbursements	88,368.87	0.00		
GJ	GL	0000000147	01-21	JE 2	2/19/2021	Receipts/Disbursements	0.00	93,488.49		
GJ	GL	0000000147	01-21	JE 2	2/19/2021	Receipts/Disbursements	1,395.00	0.00		
GJ	GL	0000000153	01-21	JE-MISC	2/19/2021	Collections Due To MCS	75,789.04	0.00		
AP	HC	000078	01-21	010977	1/4/2021	1000 Alliance Water Resources	0.00	71,772.16		
AP	HC	000078	01-21	010978	1/4/2021	1042 Martin County Sanitation	0.00	31,398.59		
AP	HC	000078	01-21	010979	1/25/2021	1000 Alliance Water Resources	0.00	90,121.01		
AP	HC	000078	01-21	010980	1/25/2021	1042 Martin County Sanitation	0.00	144.59		
AP	HC	000078	01-21	010981	1/25/2021	1027 Walker Communications	0.00	89.00		
AP	HC	000078	01-21	010982	1/25/2021	1023 Brian Cumbo (Atty)	0.00	537.50		
AP	HC	000078	01-21	010983	1/25/2021	1042 Martin County Sanitation	0.00	35,443.50		
AP	HC	000078	01-21	010984	1/25/2021	1049 Federal Licensing Inc	0.00	95.00		
AP	HC	000078	01-21	010985	1/25/2021	1029 Roy F Collier Comm Center	0.00	773.51		
AP	HC	000078	01-21	010986	1/25/2021	1000 Alliance Water Resources	0.00	86,333.28		
AP	HC	000078	01-21	010987	1/25/2021	1025 Elite (ins)	0.00	168.63		
GJ	GL	0000000168	02-21	JE 1	3/17/2021	Billing Summary	117,366.14	0.00		
GJ	GL	0000000168	02-21	JE 1	3/17/2021	Billing Summary	0.00	2,412.89		
GJ	GL	0000000169	02-21	JE 2	3/17/2021	Receipts/Disbursements	65,000.00	0.00		
GJ	GL	0000000169	02-21	JE 2	3/17/2021	Receipts/Disbursements	0.00	80,558.54		
GJ	GL	0000000172	02-21	JE-MISC	3/18/2021	Collections Due To MCS	89,212.55	0.00		
AP	HC	000084	02-21	010988	2/5/2021	1000 Alliance Water Resources	0.00	48,919.19		
AP	HC	000084	02-21	010989	2/5/2021	1042 Martin County Sanitation	0.00	41,696.47		
AP	HC	000084	02-21	010990	2/5/2021	1013 Fast Change	0.00	4,155.33		
AP	HC	000084	02-21	010991	2/5/2021	1011 The C I Thornburg Co Inc	0.00	1,252.28		
AP	HC	000084	02-21	010992	2/24/2021	1000 Alliance Water Resources	0.00	69,917.56		
AP	HC	000084	02-21	010993	2/24/2021	1042 Martin County Sanitation	0.00	144.59		
AP	HC	000084	02-21	010994	2/24/2021	1027 Walker Communications	0.00	89.00		
AP	HC	000084	02-21	010995	2/24/2021	1042 Martin County Sanitation	0.00	35,820.63		
AP	HC	000084	02-21	010996	2/24/2021	1047 Railroad Management Compa	0.00	545.88		
AP	HC	000084	02-21	010997	2/24/2021	1050 CNA Surety	0.00	356.30		
AP	HC	000084	02-21	010998	2/24/2021	1050 CNA Surety	0.00	2,137.80		
AP	HC	000084	02-21	010999	2/24/2021	1017 KY Underground Protection	0.00	88.50		
AP	HC	000084	02-21	011000	2/24/2021	1023 Brian Cumbo (Atty)	0.00	375.00		
GJ	GL	0000000176	03-21	JE 1	4/20/2021	Billing Summary	138,541.59	0.00		
GJ	GL	0000000176	03-21	JE 1	4/20/2021	Billing Summary	0.00	40.00		
GJ	GL	0000000176	03-21	JE 1	4/20/2021	Billing Summary	0.00	130.00		
GJ	GL	0000000177	03-21	JE 2	4/20/2021	Receipts/Disbursements	101,088.30	0.00		
GJ	GL	0000000177	03-21	JE 2	4/20/2021	Receipts/Disbursements	0.00	72,889.97		

GJ	GL	000000177	03-21	JE 2	4/20/2021	Receipts/Disbursements	1,620.00	0.00				
GJ	GL	000000180	03-21	JE-MISC	4/20/2021	Collections Due To MCS	69,551.06	0.00				
AP	HC	000098	03-21	000101	3/3/2021	1042 Martin County Sanitation	0.00	40,958.97				
AP	HC	000098	03-21	000102	3/3/2021	1029 Roy F Collier Comm Center	0.00	773.51				
AP	HC	000098	03-21	000103	3/10/2021	1042 Martin County Sanitation	0.00	1,874.19				
AP	HC	000098	03-21	011001	3/23/2021	1042 Martin County Sanitation	0.00	144.59				
AP	HC	000098	03-21	011002	3/23/2021	1017 KY Underground Protection	0.00	144.00				
AP	HC	000098	03-21	011003	3/23/2021	1023 Brian Cumbo (Atty)	0.00	500.00				
AP	HC	000098	03-21	011004	3/23/2021	1051 Prestonburg City's Utilit	0.00	1,939.75				
AP	HC	000098	03-21	011005	3/23/2021	1000 Alliance Water Resources	0.00	65,753.29				
AP	HC	000098	03-21	011006	3/24/2021	1029 Roy F Collier Comm Center	0.00	773.51				
AP	HC	000098	03-21	011007	3/31/2021	1027 Walker Communications	0.00	89.00				
AP	HC	000098	03-21	032621	3/26/2021	1042 Martin County Sanitation	0.00	37,830.79				
				Sub	0							
				Acct	1000	Total	127,212.21	978,682.15	924,089.39	181,804.97		
				Acct	1000	Total	127,212.21	978,682.15	924,089.39	181,804.97		
Acct: 1010		Revenue Fund		Sub:	0				Default			
				Sub	0	Total	0.00	0.00	0.00	0.00	0.00	
				Acct	1010	Total	0.00	0.00	0.00	0.00		
Acct: 1015		Revenue Fund EFT		Sub:	0				Default			
GJ	GL	000000152	01-21	JE 1	2/19/2021	Billing Summary	93,338.31	0.00				
GJ	GL	000000147	01-21	JE 2	2/19/2021	Receipts/Disbursements	0.00	88,000.00				
GJ	GL	000000147	01-21	JE 2	2/19/2021	Receipts/Disbursements-NxtBill	0.00	1,173.25				
GJ	GL	000000168	02-21	JE 1	3/17/2021	Billing Summary	61,447.79	0.00				
GJ	GL	000000169	02-21	JE 2	3/17/2021	Receipts/Disbursements	0.00	65,000.00				
GJ	GL	000000169	02-21	JE 2	3/17/2021	Receipts/Disbursements-NxtBill	0.00	2,452.40				
GJ	GL	000000176	03-21	JE 1	4/20/2021	Billing Summary	81,313.20	0.00				
GJ	GL	000000177	03-21	JE 2	4/20/2021	Receipts/Disbursements	0.00	31,500.00				
GJ	GL	000000177	03-21	JE 2	4/20/2021	Receipts/Disbursements-NxtBill	0.00	87.90				
				Sub	0	Total	24,079.13	236,099.30	188,213.55	71,964.88	71,964.88	
				Acct	1015	Total	24,079.13	236,099.30	188,213.55	71,964.88		
Acct: 1050		Cash on Hand		Sub:	0				Default			
				Sub	0	Total	900.00	0.00	0.00	0.00	900.00	
				Acct	1050	Total	900.00	0.00	0.00	900.00		
Acct: 1200		Accounts Receivable		Sub:	0				Default			
GJ	GL	000000152	01-21	JE 1	2/19/2021	Billing Summary	0.00	106,997.66				
GJ	GL	000000147	01-21	JE 2	2/19/2021	Receipts/Disbursements	1,187.55	0.00				
GJ	GL	000000168	02-21	JE 1	3/17/2021	Billing Summary	35,076.13	0.00				
GJ	GL	000000169	02-21	JE 2	3/17/2021	Receipts/Disbursements	2,461.61	0.00				
GJ	GL	000000176	03-21	JE 1	4/20/2021	Billing Summary	0.00	10,891.22				
GJ	GL	000000177	03-21	JE 2	4/20/2021	Receipts/Disbursements	647.49	0.00				
GJ	GL	000000183	03-21	JE-MISC	4/21/2021	Reduce Conn Fees per analysis	0.00	700.00				
				Sub	0	Total	431,313.66	39,372.78	118,588.88	352,097.56	352,097.56	
				Acct	1200	Total	431,313.66	39,372.78	118,588.88	352,097.56		
Acct: 1210		Allowance For Doubtful Accts		Sub:	0				Default			
GJ	GL	000000148	01-21	JE 3	2/19/2021	Monthly Accruals	0.00	4,666.67				
GJ	GL	000000151	01-21	JE-MISC	2/19/2021	Adj. Bad Debt Accr to 2021 Bdt	83.84	0.00				

GJ	GL	000000168	02-21	JE 1	3/17/2021	Billing Summary	140.11	0.00				
GJ	GL	000000170	02-21	JE 3	3/17/2021	Monthly Accruals	0.00	4,583.33				
GJ	GL	000000178	03-21	JE 3	4/20/2021	Monthly Accruals	0.00	4,583.33				
				Sub	0		Total	-84,000.00	223.95	13,833.33		-97,609.38
				Acct	1210		Total	-84,000.00	223.95	13,833.33		-97,609.38
Acct:	1220			Unbilled Accounts Receivable			Sub:	0		Default		
				Sub	0		Total	62,058.00	0.00	0.00		62,058.00
				Acct	1220		Total	62,058.00	0.00	0.00		62,058.00
Acct:	1230			Accounts Receivable-Other			Sub:	0		Default		
AP	VO	000077	01-21	000175	2/17/2021	1000 Alliance Water Resources	7,853.31	0.00				
AP	VO	000077	01-21	000182	2/17/2021	1000 Alliance Water Resources	4,036.39	0.00				
GJ	GL	000000174	02-21	JE-MISC	3/18/2021	Correct prev AP Accr Adj	0.00	11,889.70				
				Sub	0		Total	0.00	11,889.70	11,889.70		0.00
				Acct	1230		Total	0.00	11,889.70	11,889.70		0.00
Acct:	1250			Inventory			Sub:	0		Default		
				Sub	0		Total	4,566.18	0.00	0.00		4,566.18
				Acct	1250		Total	4,566.18	0.00	0.00		4,566.18
Acct:	1270			Prepaid Expenses			Sub:	0		Default		
GJ	GL	000000148	01-21	JE 3	2/19/2021	Monthly Accruals	0.00	1,993.67				
GJ	GL	000000144	12-20	JE-MISC	1/1/2021	Two mos rent prepaid in Dec	0.00	1,547.02				
GJ	GL	000000150	01-21	JE-MISC	2/19/2021	Correct Dec JE Reversals	2,320.53	0.00				
GJ	GL	000000170	02-21	JE 3	3/17/2021	Monthly Accruals	0.00	1,994.99				
GJ	GL	000000172	02-21	JE-MISC	3/18/2021	Adj Final RR Mgmt Prepaid bal	0.00	1.34				
GJ	GL	000000173	02-21	JE-MISC	3/18/2021	Reverse Previous JE	1.34	0.00				
AP	VO	000083	02-21	000194	3/16/2021	1047 Railroad Management Compa	545.88	0.00				
AP	VO	000083	02-21	000195	3/16/2021	1050 CNA Surety	356.30	0.00				
AP	VO	000083	02-21	000196	3/16/2021	1050 CNA Surety	2,137.80	0.00				
GJ	GL	000000178	03-21	JE 3	4/20/2021	Monthly Accruals	0.00	1,429.32				
AP	VO	000097	03-21	000219	4/19/2021	1029 Roy F Collier Comm Center	773.51	0.00				
				Sub	0		Total	9,049.61	6,135.36	6,966.34		8,218.63
				Acct	1270		Total	9,049.61	6,135.36	6,966.34		8,218.63
Acct:	1300			Land			Sub:	0		Default		
				Sub	0		Total	214,713.83	0.00	0.00		214,713.83
				Acct	1300		Total	214,713.83	0.00	0.00		214,713.83
Acct:	1310			Water Supply & Distr System			Sub:	0		Default		
				Sub	0		Total	27,316,475.43	0.00	0.00		27,316,475.43
				Acct	1310		Total	27,316,475.43	0.00	0.00		27,316,475.43
Acct:	1320			Buildings			Sub:	0		Default		
				Sub	0		Total	500,263.89	0.00	0.00		500,263.89
				Acct	1320		Total	500,263.89	0.00	0.00		500,263.89
Acct:	1330			Equipment & Furniture			Sub:	0		Default		
				Sub	0		Total	6,398,523.47	0.00	0.00		6,398,523.47
				Acct	1330		Total	6,398,523.47	0.00	0.00		6,398,523.47

Acct: 1340	Vehicles & Trailers					Sub:	0			Default			
					Sub	0	Total	307,473.65	0.00	0.00		307,473.65	
					Acct	1340	Total	307,473.65	0.00	0.00		307,473.65	
Acct: 1350	Construction Work In Progress					Sub:	0			Default			
AP	VO	000085	02-21	000199	3/16/2021	1039 Bell Engineering		9,000.00	0.00				
AP	VO	000085	02-21	000200	3/16/2021	1048 Boca Enterprises Inc		47,270.02	0.00				
AP	VO	000095	03-21	000207	4/19/2021	1048 Boca Enterprises Inc		144,189.62	0.00				
AP	VO	000095	03-21	000208	4/19/2021	1039 Bell Engineering		15,000.00	0.00				
AP	VO	000095	03-21	000209	4/19/2021	1039 Bell Engineering		1,621.30	0.00				
AP	VO	000095	03-21	000210	4/19/2021	1041 Big Sandy Add		5,000.00	0.00				
					Sub	0	Total	331,041.90	222,080.94	0.00		553,122.84	
					Acct	1350	Total	331,041.90	222,080.94	0.00		553,122.84	
Acct: 1360	Accumulated Depreciation					Sub:	0			Default			
GJ	GL	0000000148	01-21	JE 3	2/19/2021	Monthly Accruals		0.00	65,000.00				
GJ	GL	0000000170	02-21	JE 3	3/17/2021	Monthly Accruals		0.00	65,000.00				
GJ	GL	0000000178	03-21	JE 3	4/20/2021	Monthly Accruals		0.00	65,000.00				
					Sub	0	Total	-17,142,379.38	0.00	195,000.00		-17,337,379.38	
					Acct	1360	Total	-17,142,379.38	0.00	195,000.00		-17,337,379.38	
Acct: 1400	Security Deposits					Sub:	0			Default			
GJ	GL	0000000147	01-21	JE 2	2/19/2021	Receipts/Disbursements		6.68	0.00				
GJ	GL	0000000147	01-21	JE 2	2/19/2021	Receipts/Disbursements-DueSWR		1,735.00	0.00				
GJ	GL	0000000147	01-21	JE 2	2/19/2021	Receipts/Disbursements-DueSWR		0.00	98.86				
GJ	GL	0000000169	02-21	JE 2	3/17/2021	Receipts/Disbursements		6.96	0.00				
GJ	GL	0000000169	02-21	JE 2	3/17/2021	Receipts/Disbursements-DueSWR		1,170.00	0.00				
GJ	GL	0000000169	02-21	JE 2	3/17/2021	Receipts/Disbursements-DueSWR		0.00	101.05				
GJ	GL	0000000177	03-21	JE 2	4/20/2021	Receipts/Disbursements		7.24	0.00				
GJ	GL	0000000177	03-21	JE 2	4/20/2021	Receipts/Disbursements-DueSWR		1,710.00	0.00				
GJ	GL	0000000177	03-21	JE 2	4/20/2021	Receipts/Disbursements-DueSWR		0.00	745.67				
					Sub	0	Total	166,222.52	4,635.88	945.58		169,912.82	
					Acct	1400	Total	166,222.52	4,635.88	945.58		169,912.82	
Acct: 1405	Grant Fund					Sub:	0			Default			
GJ	GL	0000000147	01-21	JE 2	2/19/2021	Receipts/Disbursements		56,270.00	0.00				
AP	HC	000086	02-21	001030	2/1/2021	1039 Bell Engineering		0.00	9,000.00				
AP	HC	000086	02-21	001031	2/1/2021	1048 Boca Enterprises Inc		0.00	47,270.02				
GJ	GL	0000000177	03-21	JE 2	4/20/2021	Receipts/Disbursements		179,062.00	0.00				
GJ	GL	0000000177	03-21	JE 2	4/20/2021	Receipts/Disbursements		0.00	98.18				
AP	HC	000096	03-21	001029	3/1/2021	1048 Boca Enterprises Inc		0.00	144,189.62				
AP	HC	000096	03-21	001032	3/1/2021	1039 Bell Engineering		0.00	15,000.00				
AP	HC	000096	03-21	001033	3/1/2021	1039 Bell Engineering		0.00	1,621.30				
AP	HC	000096	03-21	001034	3/1/2021	1041 Big Sandy Add		0.00	5,000.00				
					Sub	0	Total	93.40	235,332.00	222,179.12		13,246.28	
					Acct	1405	Total	93.40	235,332.00	222,179.12		13,246.28	
Acct: 1410	Sinking Fund-RD					Sub:	0			Default			
GJ	GL	0000000147	01-21	JE 2	2/19/2021	Receipts/Disbursements		10,800.00	0.00				
GJ	GL	0000000147	01-21	JE 2	2/19/2021	Receipts/Disbursements		0.00	10,443.65				
GJ	GL	0000000169	02-21	JE 2	3/17/2021	Receipts/Disbursements		10,800.00	0.00				

	GJ	GL	0000000169	02-21	JE 2	3/17/2021	Receipts/Disbursements	0.00	10,893.65			
	GJ	GL	0000000177	03-21	JE 2	4/20/2021	Receipts/Disbursements	10,800.00	0.00			
	GJ	GL	0000000177	03-21	JE 2	4/20/2021	Receipts/Disbursements	0.00	10,545.83			
					Sub	0			4,733.71	32,400.00	31,883.13	5,250.58
					Acct	1410	Total	4,733.71	32,400.00	31,883.13	5,250.58	
Acct: 1415			Regions Sinking Fund				Sub:	0		Default		
	GJ	GL	0000000147	01-21	JE 2	2/19/2021	Receipts/Disbursements	10,443.65	0.00			
	GJ	GL	0000000147	01-21	JE 2	2/19/2021	Receipts/Disbursements	2.39	0.00			
	GJ	GL	0000000169	02-21	JE 2	3/17/2021	Receipts/Disbursements	10,893.65	0.00			
	GJ	GL	0000000169	02-21	JE 2	3/17/2021	Receipts/Disbursements	0.00	94,341.88			
	GJ	GL	0000000169	02-21	JE 2	3/17/2021	Receipts/Disbursements	2.67	0.00			
	GJ	GL	0000000177	03-21	JE 2	4/20/2021	Receipts/Disbursements	10,443.65	0.00			
	GJ	GL	0000000177	03-21	JE 2	4/20/2021	Receipts/Disbursements	0.41	0.00			
					Sub	0			101,197.20	31,786.42	94,341.88	38,641.74
					Acct	1415	Total	101,197.20	31,786.42	94,341.88	38,641.74	
Acct: 1417			KIA Sinking Fund				Sub:	0		Default		
	GJ	GL	0000000147	01-21	JE 2	2/19/2021	Receipts/Disbursements	0.19	0.00			
	GJ	GL	0000000147	01-21	JE 2	2/19/2021	Receipts/Disbursements	5,800.00	0.00			
	GJ	GL	0000000147	01-21	JE 2	2/19/2021	Receipts/Disbursements	0.00	5,686.89			
	GJ	GL	0000000169	02-21	JE 2	3/17/2021	Receipts/Disbursements	0.20	0.00			
	GJ	GL	0000000169	02-21	JE 2	3/17/2021	Receipts/Disbursements	5,800.00	0.00			
	GJ	GL	0000000169	02-21	JE 2	3/17/2021	Receipts/Disbursements	0.00	5,686.12			
	GJ	GL	0000000177	03-21	JE 2	4/20/2021	Receipts/Disbursements	0.17	0.00			
	GJ	GL	0000000177	03-21	JE 2	4/20/2021	Receipts/Disbursements	5,800.00	0.00			
	GJ	GL	0000000177	03-21	JE 2	4/20/2021	Receipts/Disbursements	0.00	5,685.34			
					Sub	0			10,666.36	17,400.56	17,058.35	11,008.57
					Acct	1417	Total	10,666.36	17,400.56	17,058.35	11,008.57	
Acct: 1419			KACO Sinking Fund				Sub:	0		Default		
	GJ	GL	0000000147	01-21	JE 2	2/19/2021	Receipts/Disbursements-KIA SC	1,200.00	0.00			
	GJ	GL	0000000147	01-21	JE 2	2/19/2021	Receipts/Disbursements-KIA SC	0.00	395.44			
	GJ	GL	0000000147	01-21	JE 2	2/19/2021	Receipts/Disbursements-KIA SC	0.19	0.00			
	GJ	GL	0000000169	02-21	JE 2	3/17/2021	Receipts/Disbursements-KIA SC	1,200.00	0.00			
	GJ	GL	0000000169	02-21	JE 2	3/17/2021	Receipts/Disbursements-KIA SC	0.00	364.71			
	GJ	GL	0000000169	02-21	JE 2	3/17/2021	Receipts/Disbursements-KIA SC	0.22	0.00			
	GJ	GL	0000000177	03-21	JE 2	4/20/2021	Receipts/Disbursements-KIA SC	6,200.00	0.00			
	GJ	GL	0000000177	03-21	JE 2	4/20/2021	Receipts/Disbursements-KIA SC	0.00	15,493.62			
	GJ	GL	0000000177	03-21	JE 2	4/20/2021	Receipts/Disbursements-KIA SC	0.13	0.00			
					Sub	0			9,492.21	8,600.54	16,253.77	1,838.98
					Acct	1419	Total	9,492.21	8,600.54	16,253.77	1,838.98	
Acct: 1420			Debt Serive Surcharge Fund				Sub:	0		Default		
	GJ	GL	0000000147	01-21	JE 2	2/19/2021	Receipts/Disbursements	0.05	0.00			
	GJ	GL	0000000147	01-21	JE 2	2/19/2021	Receipts/Disbursements-KIA SC	10,872.64	0.00			
	AP	HC	000082	01-21	001108	1/25/2021	1000 Alliance Water Resources	0.00	3,744.12			
	GJ	GL	0000000169	02-21	JE 2	3/17/2021	Receipts/Disbursements	0.15	0.00			
	GJ	GL	0000000169	02-21	JE 2	3/17/2021	Receipts/Disbursements-KIA SC	9,480.36	0.00			
	AP	HC	000090	02-21	001109	2/5/2021	1000 Alliance Water Resources	0.00	11,966.45			

AP	HC	000090	02-21	001110	2/24/2021	1000 Alliance Water Resources	0.00	5,500.00				
GJ	GL	0000000177	03-21	JE 2	4/20/2021	Receipts/Disbursements	0.09	0.00				
GJ	GL	0000000177	03-21	JE 2	4/20/2021	Receipts/Disbursements-KIA SC	6,556.89	0.00				
GJ	GL	0000000177	03-21	JE 2	4/20/2021	Receipts/Disbursements-KIA SC	0.00	10.00				
AP	HC	000094	03-21	001111	3/23/2021	1000 Alliance Water Resources	0.00	6,500.00				
				Sub	0							
						Total		1,916.72	26,910.18	27,720.57		1,106.33
				Acct	1420	Total		1,916.72	26,910.18	27,720.57		1,106.33
Acct:	1425			Mgmt Infrastructure SurchrgFd		Sub:	0			Default		
GJ	GL	0000000147	01-21	JE 2	2/19/2021	Receipts/Disbursements-KIA SC	19,613.55	0.00				
GJ	GL	0000000147	01-21	JE 2	2/19/2021	Receipts/Disbursements-KIA SC	0.10	0.00				
AP	HC	000080	01-21	001008	1/25/2021	1000 Alliance Water Resources	0.00	6,815.56				
GJ	GL	0000000169	02-21	JE 2	3/17/2021	Receipts/Disbursements-KIA SC	17,011.24	0.00				
GJ	GL	0000000169	02-21	JE 2	3/17/2021	Receipts/Disbursements-KIA SC	0.27	0.00				
GJ	GL	0000000169	02-21	JE 2	3/17/2021	Receipts/Disbursements-KIA SC	0.00	33.00				
AP	HC	000088	02-21	001010	2/8/2021	1000 Alliance Water Resources	0.00	21,480.27				
AP	HC	000088	02-21	001012	2/24/2021	1000 Alliance Water Resources	0.00	9,000.00				
GJ	GL	0000000177	03-21	JE 2	4/20/2021	Receipts/Disbursements-KIA SC	11,771.73	0.00				
GJ	GL	0000000177	03-21	JE 2	4/20/2021	Receipts/Disbursements-KIA SC	0.16	0.00				
GJ	GL	0000000177	03-21	JE 2	4/20/2021	Receipts/Disbursements-KIA SC	0.00	10.00				
AP	HC	000092	03-21	002501	3/23/2021	1000 Alliance Water Resources	0.00	12,000.00				
				Sub	0							
						Total		1,000.37	48,397.05	49,338.83		58.59
				Acct	1425	Total		1,000.37	48,397.05	49,338.83		58.59
Acct:	1430			Depreciation Fund		Sub:	0			Default		
GJ	GL	0000000147	01-21	JE 2	2/19/2021	Receipts/Disbursements-KIA SC	0.01	0.00				
GJ	GL	0000000169	02-21	JE 2	3/17/2021	Receipts/Disbursements-KIA SC	0.02	0.00				
GJ	GL	0000000177	03-21	JE 2	4/20/2021	Receipts/Disbursements-KIA SC	0.02	0.00				
				Sub	0							
						Total		1,021.77	0.05	0.00		1,021.82
				Acct	1430	Total		1,021.77	0.05	0.00		1,021.82
Acct:	1650			Accrued Interest Receivable		Sub:	0			Default		
GJ	GL	0000000177	03-21	JE 2	4/20/2021	Receipts/Disbursements-KIA SC	1.00	0.00				
				Sub	0							
						Total		2.00	1.00	0.00		3.00
				Acct	1650	Total		2.00	1.00	0.00		3.00
Acct:	1700			Def Outflow Resources-Pensions		Sub:	0			Default		
				Sub	0							
						Total		134,959.00	0.00	0.00		134,959.00
				Acct	1700	Total		134,959.00	0.00	0.00		134,959.00
				Total	Assets		18,932,596.84	1,899,947.86	1,918,302.42	18,914,242.28		
Acct:	2000			Accounts Payable		Sub:	0			Default		
^ GJ	GL	0000000143	12-20	JE 4	1/1/2021	A/P Accrual	92,516.54	0.00				
GJ	GL	0000000149	01-21	JE 4	2/19/2021	A/P Accrual	5,346.22	0.00				
GJ	GL	0000000150	01-21	JE-MISC	2/19/2021	Correct Dec JE Reversals	0.00	11,889.70				
GJ	GL	0000000153	01-21	JE-MISC	2/19/2021	Collections Due To MCS	0.00	75,789.04				
AP	HC	000080	01-21	001008	1/25/2021	1000 Alliance Water Resources	6,815.56	0.00				
AP	HC	000082	01-21	001108	1/25/2021	1000 Alliance Water Resources	3,744.12	0.00				
AP	HC	000078	01-21	010977	1/4/2021	1000 Alliance Water Resources	71,772.16	0.00				

AP	HC	000078	01-21	010978	1/4/2021	1042 Martin County Sanitation	31,398.59	0.00
AP	HC	000078	01-21	010979	1/25/2021	1000 Alliance Water Resources	90,121.01	0.00
AP	HC	000078	01-21	010980	1/25/2021	1042 Martin County Sanitation	144.59	0.00
AP	HC	000078	01-21	010981	1/25/2021	1027 Walker Communications	89.00	0.00
AP	HC	000078	01-21	010982	1/25/2021	1023 Brian Cumbo (Atty)	537.50	0.00
AP	HC	000078	01-21	010983	1/25/2021	1042 Martin County Sanitation	35,443.50	0.00
AP	HC	000078	01-21	010984	1/25/2021	1049 Federal Licensing Inc	95.00	0.00
AP	HC	000078	01-21	010985	1/25/2021	1029 Roy F Collier Comm Center	773.51	0.00
AP	HC	000078	01-21	010986	1/25/2021	1000 Alliance Water Resources	86,333.28	0.00
AP	HC	000078	01-21	010987	1/25/2021	1025 Elite (ins)	168.63	0.00
AP	VO	000077	01-21	000173	2/17/2021	1000 Alliance Water Resources	0.00	71,772.16
AP	VO	000077	01-21	000174	2/17/2021	1042 Martin County Sanitation	31,398.59	0.00
AP	VO	000077	01-21	000174	2/17/2021	1042 Martin County Sanitation	0.00	31,398.59
AP	VO	000077	01-21	000175	2/17/2021	1000 Alliance Water Resources	0.00	90,121.01
AP	VO	000077	01-21	000176	2/17/2021	1042 Martin County Sanitation	144.59	0.00
AP	VO	000077	01-21	000176	2/17/2021	1042 Martin County Sanitation	0.00	144.59
AP	VO	000077	01-21	000177	2/17/2021	1027 Walker Communications	0.00	89.00
AP	VO	000077	01-21	000178	2/17/2021	1023 Brian Cumbo (Atty)	0.00	537.50
AP	VO	000077	01-21	000179	2/17/2021	1042 Martin County Sanitation	35,443.50	0.00
AP	VO	000077	01-21	000179	2/17/2021	1042 Martin County Sanitation	0.00	35,443.50
AP	VO	000077	01-21	000180	2/17/2021	1049 Federal Licensing Inc	0.00	95.00
AP	VO	000077	01-21	000181	2/17/2021	1029 Roy F Collier Comm Center	0.00	773.51
AP	VO	000077	01-21	000182	2/17/2021	1000 Alliance Water Resources	0.00	86,333.28
AP	VO	000077	01-21	000183	2/17/2021	1025 Elite (ins)	0.00	168.63
AP	VO	000079	01-21	000184	2/17/2021	1000 Alliance Water Resources	0.00	6,815.56
AP	VO	000081	01-21	000185	2/17/2021	1000 Alliance Water Resources	0.00	3,744.12
^ GJ	GL	0000000167	01-21	JE 4	2/1/2021	A/P Accrual	0.00	5,346.22
GJ	GL	0000000171	02-21	JE 4	3/17/2021	A/P Accrual	0.00	278,766.18
GJ	GL	0000000172	02-21	JE-MISC	3/18/2021	Rev Remaining YTD A/P Accrual	297,347.52	0.00
GJ	GL	0000000172	02-21	JE-MISC	3/18/2021	Collections Due To MCS	0.00	89,212.55
AP	HC	000088	02-21	001010	2/8/2021	1000 Alliance Water Resources	21,480.27	0.00
AP	HC	000088	02-21	001012	2/24/2021	1000 Alliance Water Resources	9,000.00	0.00
AP	HC	000086	02-21	001030	2/1/2021	1039 Bell Engineering	9,000.00	0.00
AP	HC	000086	02-21	001031	2/1/2021	1048 Boca Enterprises Inc	47,270.02	0.00
AP	HC	000090	02-21	001109	2/5/2021	1000 Alliance Water Resources	11,966.45	0.00
AP	HC	000090	02-21	001110	2/24/2021	1000 Alliance Water Resources	5,500.00	0.00
AP	HC	000084	02-21	010988	2/5/2021	1000 Alliance Water Resources	48,919.19	0.00
AP	HC	000084	02-21	010989	2/5/2021	1042 Martin County Sanitation	41,696.47	0.00
AP	HC	000084	02-21	010990	2/5/2021	1013 Fast Change	4,155.33	0.00
AP	HC	000084	02-21	010991	2/5/2021	1011 The C I Thornburg Co Inc	1,252.28	0.00
AP	HC	000084	02-21	010992	2/24/2021	1000 Alliance Water Resources	69,917.56	0.00
AP	HC	000084	02-21	010993	2/24/2021	1042 Martin County Sanitation	144.59	0.00
AP	HC	000084	02-21	010994	2/24/2021	1027 Walker Communications	89.00	0.00
AP	HC	000084	02-21	010995	2/24/2021	1042 Martin County Sanitation	35,820.63	0.00
AP	HC	000084	02-21	010996	2/24/2021	1047 Railroad Management Compa	545.88	0.00
AP	HC	000084	02-21	010997	2/24/2021	1050 CNA Surety	356.30	0.00
AP	HC	000084	02-21	010998	2/24/2021	1050 CNA Surety	2,137.80	0.00
AP	HC	000084	02-21	010999	2/24/2021	1017 KY Underground Protection	88.50	0.00
AP	HC	000084	02-21	011000	2/24/2021	1023 Brian Cumbo (Atty)	375.00	0.00

AP	VO	000083	02-21	000186	3/16/2021	1000 Alliance Water Resources	0.00	48,919.19
AP	VO	000083	02-21	000187	3/16/2021	1042 Martin County Sanitation	41,696.47	0.00
AP	VO	000083	02-21	000187	3/16/2021	1042 Martin County Sanitation	0.00	41,696.47
AP	VO	000083	02-21	000188	3/16/2021	1013 Fast Change	3,110.36	0.00
AP	VO	000083	02-21	000188	3/16/2021	1013 Fast Change	0.00	4,155.33
AP	VO	000083	02-21	000189	3/16/2021	1011 The C I Thornburg Co Inc	1,252.28	0.00
AP	VO	000083	02-21	000189	3/16/2021	1011 The C I Thornburg Co Inc	0.00	1,252.28
AP	VO	000083	02-21	000190	3/16/2021	1000 Alliance Water Resources	0.00	69,917.56
AP	VO	000083	02-21	000191	3/16/2021	1042 Martin County Sanitation	0.00	144.59
AP	VO	000083	02-21	000192	3/16/2021	1027 Walker Communications	0.00	89.00
AP	VO	000083	02-21	000193	3/16/2021	1042 Martin County Sanitation	35,820.63	0.00
AP	VO	000083	02-21	000193	3/16/2021	1042 Martin County Sanitation	0.00	35,820.63
AP	VO	000083	02-21	000194	3/16/2021	1047 Railroad Management Compa	0.00	545.88
AP	VO	000083	02-21	000195	3/16/2021	1050 CNA Surety	0.00	356.30
AP	VO	000083	02-21	000196	3/16/2021	1050 CNA Surety	0.00	2,137.80
AP	VO	000083	02-21	000197	3/16/2021	1017 KY Underground Protection	0.00	88.50
AP	VO	000083	02-21	000198	3/16/2021	1023 Brian Cumbo (Atty)	0.00	375.00
AP	VO	000085	02-21	000199	3/16/2021	1039 Bell Engineering	0.00	9,000.00
AP	VO	000085	02-21	000200	3/16/2021	1048 Boca Enterprises Inc	0.00	47,270.02
AP	VO	000087	02-21	000201	3/17/2021	1000 Alliance Water Resources	0.00	21,480.27
AP	VO	000087	02-21	000202	3/17/2021	1000 Alliance Water Resources	0.00	9,000.00
AP	VO	000089	02-21	000203	3/17/2021	1000 Alliance Water Resources	0.00	11,966.45
AP	VO	000089	02-21	000204	3/17/2021	1000 Alliance Water Resources	0.00	5,500.00
^ GJ	GL	0000000175	02-21	JE 4	3/1/2021	A/P Accrual	278,766.18	0.00
GJ	GL	0000000179	03-21	JE 4	4/20/2021	A/P Accrual	0.00	397,008.11
GJ	GL	0000000180	03-21	JE-MISC	4/20/2021	Collections Due To MCS	0.00	69,551.06
GJ	GL	0000000182	03-21	JE-MISC	4/21/2021	Accr Dept of Local Govt inv	0.00	1,500.00
GJ	GL	0000000184	03-21	JE-MISC	4/22/2021	Rev 2020 Cap Ovrge accr twice	11,692.00	0.00
GJ	GL	0000000185	03-21	JE-MISC	4/22/2021	Adj YTD Ins Exp - payment plan	1,125.60	0.00
GJ	GL	0000000185	03-21	JE-MISC	4/22/2021	Adj YTD Ins Exp - payment plan	1,223.00	0.00
AP	HC	000098	03-21	000101	3/3/2021	1042 Martin County Sanitation	40,958.97	0.00
AP	HC	000098	03-21	000102	3/3/2021	1029 Roy F Collier Comm Center	773.51	0.00
AP	HC	000098	03-21	000103	3/10/2021	1042 Martin County Sanitation	1,874.19	0.00
AP	HC	000096	03-21	001029	3/1/2021	1048 Boca Enterprises Inc	144,189.62	0.00
AP	HC	000096	03-21	001032	3/1/2021	1039 Bell Engineering	15,000.00	0.00
AP	HC	000096	03-21	001033	3/1/2021	1039 Bell Engineering	1,621.30	0.00
AP	HC	000096	03-21	001034	3/1/2021	1041 Big Sandy Add	5,000.00	0.00
AP	HC	000094	03-21	001111	3/23/2021	1000 Alliance Water Resources	6,500.00	0.00
AP	HC	000092	03-21	002501	3/23/2021	1000 Alliance Water Resources	12,000.00	0.00
AP	HC	000098	03-21	011001	3/23/2021	1042 Martin County Sanitation	144.59	0.00
AP	HC	000098	03-21	011002	3/23/2021	1017 KY Underground Protection	144.00	0.00
AP	HC	000098	03-21	011003	3/23/2021	1023 Brian Cumbo (Atty)	500.00	0.00
AP	HC	000098	03-21	011004	3/23/2021	1051 Prestonburg City's Utilit	1,939.75	0.00
AP	HC	000098	03-21	011005	3/23/2021	1000 Alliance Water Resources	65,753.29	0.00
AP	HC	000098	03-21	011006	3/24/2021	1029 Roy F Collier Comm Center	773.51	0.00
AP	HC	000098	03-21	011007	3/31/2021	1027 Walker Communications	89.00	0.00
AP	HC	000098	03-21	032621	3/26/2021	1042 Martin County Sanitation	37,830.79	0.00
AP	VO	000091	03-21	000205	4/19/2021	1000 Alliance Water Resources	0.00	12,000.00
AP	VO	000093	03-21	000206	4/19/2021	1000 Alliance Water Resources	0.00	6,500.00

AP	VO	000095	03-21	000207	4/19/2021	1048 Boca Enterprises Inc	0.00	144,189.62				
AP	VO	000095	03-21	000208	4/19/2021	1039 Bell Engineering	0.00	15,000.00				
AP	VO	000095	03-21	000209	4/19/2021	1039 Bell Engineering	0.00	1,621.30				
AP	VO	000095	03-21	000210	4/19/2021	1041 Big Sandy Add	0.00	5,000.00				
AP	VO	000097	03-21	000211	4/19/2021	1042 Martin County Sanitation	40,958.97	0.00				
AP	VO	000097	03-21	000211	4/19/2021	1042 Martin County Sanitation	0.00	40,958.97				
AP	VO	000097	03-21	000212	4/19/2021	1029 Roy F Collier Comm Center	0.00	773.51				
AP	VO	000097	03-21	000213	4/19/2021	1042 Martin County Sanitation	1,874.19	0.00				
AP	VO	000097	03-21	000213	4/19/2021	1042 Martin County Sanitation	0.00	1,874.19				
AP	VO	000097	03-21	000214	4/19/2021	1042 Martin County Sanitation	0.00	144.59				
AP	VO	000097	03-21	000215	4/19/2021	1017 KY Underground Protection	0.00	144.00				
AP	VO	000097	03-21	000216	4/19/2021	1023 Brian Cumbo (Atty)	0.00	500.00				
AP	VO	000097	03-21	000217	4/19/2021	1051 Prestonburg City's Utilit	0.00	1,939.75				
AP	VO	000097	03-21	000218	4/19/2021	1000 Alliance Water Resources	0.00	65,753.29				
AP	VO	000097	03-21	000219	4/19/2021	1029 Roy F Collier Comm Center	0.00	773.51				
AP	VO	000097	03-21	000220	4/19/2021	1027 Walker Communications	0.00	89.00				
AP	VO	000097	03-21	000221	4/19/2021	1042 Martin County Sanitation	37,830.79	0.00				
AP	VO	000097	03-21	000221	4/19/2021	1042 Martin County Sanitation	0.00	37,830.79				
				Sub	0		Total	1,257,086.47	1,889,791.67	1,901,307.10	1,268,601.90	
				Acct	2000	Total	1,257,086.47	1,889,791.67	1,901,307.10	1,268,601.90		
Acct:	2005			Sales Tax Payable		Sub:	0			Default		
GJ	GL	0000000152	01-21	JE 1	2/19/2021	Billing Summary	0.00	1,308.24				
GJ	GL	0000000147	01-21	JE 2	2/19/2021	Receipts/Disbursements	1,709.86	0.00				
GJ	GL	0000000168	02-21	JE 1	3/17/2021	Billing Summary	0.00	1,336.15				
GJ	GL	0000000169	02-21	JE 2	3/17/2021	Receipts/Disbursements	1,383.28	0.00				
GJ	GL	0000000176	03-21	JE 1	4/20/2021	Billing Summary	0.00	1,378.84				
GJ	GL	0000000177	03-21	JE 2	4/20/2021	Receipts/Disbursements	1,702.54	0.00				
				Sub	0		Total	1,709.86	4,795.68	4,023.23	937.41	
				Acct	2005	Total	1,709.86	4,795.68	4,023.23	937.41		
Acct:	2006			School Tax Payable		Sub:	0			Default		
GJ	GL	0000000152	01-21	JE 1	2/19/2021	Billing Summary	0.00	5,240.49				
GJ	GL	0000000147	01-21	JE 2	2/19/2021	Receipts/Disbursements	7,186.02	0.00				
GJ	GL	0000000168	02-21	JE 1	3/17/2021	Billing Summary	0.00	5,241.65				
GJ	GL	0000000169	02-21	JE 2	3/17/2021	Receipts/Disbursements	6,682.34	0.00				
GJ	GL	0000000176	03-21	JE 1	4/20/2021	Billing Summary	0.00	5,069.09				
GJ	GL	0000000177	03-21	JE 2	4/20/2021	Receipts/Disbursements	6,840.11	0.00				
				Sub	0		Total	7,186.02	20,708.47	15,551.23	2,028.78	
				Acct	2006	Total	7,186.02	20,708.47	15,551.23	2,028.78		
Acct:	2008			Accrued Wages Payable		Sub:	0			Default		
				Sub	0		Total	0.00	0.00	0.00	0.00	
				Acct	2008	Total	0.00	0.00	0.00	0.00		
Acct:	2009			Accrued Vacation		Sub:	0			Default		
^ GJ	GL	0000000143	12-20	JE 4	1/1/2021	A/P Accrual	0.00	11,889.70				
GJ	GL	0000000150	01-21	JE-MISC	2/19/2021	Correct Dec JE Reversals	11,889.70	0.00				
GJ	GL	0000000172	02-21	JE-MISC	3/18/2021	Rev Remaining YTD A/P Accrual	0.00	11,889.70				
GJ	GL	0000000174	02-21	JE-MISC	3/18/2021	Correct prev AP Accr Adj	11,889.70	0.00				
				Sub	0		Total	0.00	23,779.40	23,779.40	0.00	

		Acct	2009	Total		0.00	23,779.40	23,779.40	0.00		
Acct:	2015	Accrued Payroll Taxes Payable		Sub:	0			Default			
		Sub	0	Total		0.00	0.00	0.00	0.00	0.00	
		Acct	2015	Total		0.00	0.00	0.00	0.00		
Acct:	2016	Accrued Retirement Payable		Sub:	0			Default			
		Sub	0	Total		0.00	0.00	0.00	0.00	0.00	
		Acct	2016	Total		0.00	0.00	0.00	0.00		
Acct:	2017	Accrued 401(k) Payable		Sub:	0			Default			
		Sub	0	Total		0.00	0.00	0.00	0.00	0.00	
		Acct	2017	Total		0.00	0.00	0.00	0.00		
Acct:	2018	Accrued Health Insurance Payab		Sub:	0			Default			
		Sub	0	Total		0.00	0.00	0.00	0.00	0.00	
		Acct	2018	Total		0.00	0.00	0.00	0.00		
Acct:	2025	Note Payable-Tommy's Auto Sale		Sub:	0			Default			
		Sub	0	Total		0.00	0.00	0.00	0.00	0.00	
		Acct	2025	Total		0.00	0.00	0.00	0.00		
Acct:	2030	Long Term Debt-Current		Sub:	0			Default			
		Sub	0	Total		131,281.02	0.00	0.00	0.00	131,281.02	
		Acct	2030	Total		131,281.02	0.00	0.00	131,281.02		
Acct:	2040	Accrued Interest Payable		Sub:	0			Default			
	GJ	GL	0000000148 01-21	JE 3	2/19/2021	Monthly Accruals	0.00	5,648.65			
	GJ	GL	0000000169 02-21	JE 2	3/17/2021	Receipts/Disbursements-KIA SC	33,891.88	0.00			
	GJ	GL	0000000170 02-21	JE 3	3/17/2021	Monthly Accruals	0.00	5,648.65			
	GJ	GL	0000000177 03-21	JE 2	4/20/2021	Receipts/Disbursements-KIA SC	395.44	0.00			
	GJ	GL	0000000178 03-21	JE 3	4/20/2021	Monthly Accruals	0.00	5,648.65			
		Sub			0	Total		29,378.21	34,287.32	16,945.95	12,036.84
		Acct	2040	Total		29,378.21	34,287.32	16,945.95	12,036.84		
Acct:	2050	Customer Deposits		Sub:	0			Default			
	GJ	GL	0000000152 01-21	JE 1	2/19/2021	Billing Summary	1,125.00	0.00			
	GJ	GL	0000000147 01-21	JE 2	2/19/2021	Receipts/Disbursements	0.00	1,395.00			
	GJ	GL	0000000168 02-21	JE 1	3/17/2021	Billing Summary	3,252.33	0.00			
	GJ	GL	0000000176 03-21	JE 1	4/20/2021	Billing Summary	362.83	0.00			
	GJ	GL	0000000177 03-21	JE 2	4/20/2021	Receipts/Disbursements	0.00	1,620.00			
		Sub			0	Total		74,445.00	4,740.16	3,015.00	72,719.84
		Acct	2050	Total		74,445.00	4,740.16	3,015.00	72,719.84		
Acct:	2500	Note Payable-KIA		Sub:	0			Default			
	GJ	GL	0000000147 01-21	JE 2	2/19/2021	Receipts/Disbursements	4,625.94	0.00			
	GJ	GL	0000000169 02-21	JE 2	3/17/2021	Receipts/Disbursements	4,637.51	0.00			
	GJ	GL	0000000177 03-21	JE 2	4/20/2021	Receipts/Disbursements	4,649.10	0.00			
		Sub			0	Total		397,858.13	13,912.55	0.00	383,945.58
		Acct	2500	Total		397,858.13	13,912.55	0.00	383,945.58		
Acct:	2510	Lease Payable-KACO		Sub:	0			Default			

GJ	GL	000000177	03-21	JE 2	4/20/2021	Receipts/Disbursements-KIA SC		15,000.00	0.00				
				Sub	0		Total		71,221.96	15,000.00	0.00		56,221.96
				Acct	2510		Total	71,221.96	15,000.00	0.00		56,221.96	
Acct: 2520		Bonds Payable-2015E CurrentRef					Sub:	0				Default	
GJ	GL	000000169	02-21	JE 2	3/17/2021	Receipts/Disbursements-KIA SC		60,000.00	0.00				
				Sub	0		Total		1,765,000.00	60,000.00	0.00		1,705,000.00
				Acct	2520		Total	1,765,000.00	60,000.00	0.00		1,705,000.00	
Acct: 2600		Bonds Premium-2015 E C/Refndg					Sub:	0				Default	
				Sub	0		Total		22,363.00	0.00	0.00		22,363.00
				Acct	2600		Total	22,363.00	0.00	0.00		22,363.00	
Acct: 2605		A/Amort Bond Prem-2015 E					Sub:	0				Default	
GJ	GL	000000148	01-21	JE 3	2/19/2021	Monthly Accruals		62.75	0.00				
GJ	GL	000000170	02-21	JE 3	3/17/2021	Monthly Accruals		62.75	0.00				
GJ	GL	000000178	03-21	JE 3	4/20/2021	Monthly Accruals		62.75	0.00				
				Sub	0		Total		-4,246.14	188.25	0.00		-4,434.39
				Acct	2605		Total	-4,246.14	188.25	0.00		-4,434.39	
Acct: 2650		Net Pension Liability					Sub:	0				Default	
				Sub	0		Total		1,080,845.00	0.00	0.00		1,080,845.00
				Acct	2650		Total	1,080,845.00	0.00	0.00		1,080,845.00	
Acct: 2700		Long Term Debt-Current					Sub:	0				Default	
				Sub	0		Total		-131,281.02	0.00	0.00		-131,281.02
				Acct	2700		Total	-131,281.02	0.00	0.00		-131,281.02	
Acct: 2800		Other Inflow Resources-Pension					Sub:	0				Default	
				Sub	0		Total		480,553.00	0.00	0.00		480,553.00
				Acct	2800		Total	480,553.00	0.00	0.00		480,553.00	
Acct: 3500		Retained Earnings					Sub:	0				Default	
				Sub	0		Total		13,749,196.33	0.00	0.00		13,749,196.33
				Acct	3500		Total	13,749,196.33	0.00	0.00		13,749,196.33	
Acct: 3550		YTD Net Income (Loss)					Sub:	0				Default	
			01-21					8,185.87	0.00		*		
			02-21					65,061.51	0.00		*		
			03-21					0.00	157,474.41		*		
				Sub	0		Total		0.00	73,247.38		157,474.41	84,227.03
				Acct	3550		Total	0.00	73,247.38	157,474.41		84,227.03	
				Total		Liabilities		18,932,596.84	2,140,450.88	2,122,096.32		18,914,242.28	
Acct: 4000		Water Sales-Residential					Sub:	0				Default	
GJ	GL	000000152	01-21	JE 1	2/19/2021	Billing Summary		0.00	147,324.22				
GJ	GL	000000168	02-21	JE 1	3/17/2021	Billing Summary		0.00	146,688.66				
GJ	GL	000000176	03-21	JE 1	4/20/2021	Billing Summary		0.00	140,059.82				
				Sub	0		Total		0.00	0.00		434,072.70	434,072.70
				Acct	4000		Total	0.00	0.00	434,072.70		434,072.70	

Acct:	4001	Water Sales-Commercial				Sub:	0			Default			
	GJ	GL	0000000152	01-21	JE 1	2/19/2021	Billing Summary	0.00	21,804.55				
	GJ	GL	0000000168	02-21	JE 1	3/17/2021	Billing Summary	0.00	22,268.23				
	GJ	GL	0000000176	03-21	JE 1	4/20/2021	Billing Summary	0.00	22,980.67				
					Sub	0							
					Acct	4001	Total	0.00	0.00	0.00	67,053.45	67,053.45	
Acct:	4002	Water Sales-PublicAuthorities				Sub:	0			Default			
	GJ	GL	0000000152	01-21	JE 1	2/19/2021	Billing Summary	0.00	5,528.34				
	GJ	GL	0000000168	02-21	JE 1	3/17/2021	Billing Summary	0.00	5,793.04				
	GJ	GL	0000000176	03-21	JE 1	4/20/2021	Billing Summary	0.00	5,952.98				
					Sub	0							
					Acct	4002	Total	0.00	0.00	0.00	17,274.36	17,274.36	
Acct:	4015	Connection Fees				Sub:	0			Default			
	GJ	GL	0000000152	01-21	JE 1	2/19/2021	Billing Summary	0.00	1,000.00				
	GJ	GL	0000000168	02-21	JE 1	3/17/2021	Billing Summary	0.00	1,000.00				
	GJ	GL	0000000176	03-21	JE 1	4/20/2021	Billing Summary	0.00	800.00				
	GJ	GL	0000000183	03-21	JE-MISC	4/21/2021	Reduce Conn Fees per analysis	700.00	0.00				
					Sub	0							
					Acct	4015	Total	0.00	700.00	2,800.00	2,100.00	2,100.00	
Acct:	4025	Late Charge Fees				Sub:	0			Default			
	GJ	GL	0000000152	01-21	JE 1	2/19/2021	Billing Summary	0.00	4,924.70				
	GJ	GL	0000000168	02-21	JE 1	3/17/2021	Billing Summary	0.00	5,758.79				
	GJ	GL	0000000176	03-21	JE 1	4/20/2021	Billing Summary	0.00	4,530.44				
					Sub	0							
					Acct	4025	Total	0.00	0.00	15,213.93	15,213.93	15,213.93	
Acct:	4030	Reconnect/NSF Check/Other Fees				Sub:	0			Default			
	GJ	GL	0000000152	01-21	JE 1	2/19/2021	Billing Summary	0.00	4,428.00				
	GJ	GL	0000000168	02-21	JE 1	3/17/2021	Billing Summary	0.00	1,777.90				
	GJ	GL	0000000176	03-21	JE 1	4/20/2021	Billing Summary	0.00	3,370.00				
					Sub	0							
					Acct	4030	Total	0.00	0.00	9,575.90	9,575.90	9,575.90	
Acct:	4035	Debt Service Surcharge				Sub:	0			Default			
	GJ	GL	0000000152	01-21	JE 1	2/19/2021	Billing Summary	0.00	9,050.00				
	GJ	GL	0000000168	02-21	JE 1	3/17/2021	Billing Summary	0.00	8,967.00				
	GJ	GL	0000000176	03-21	JE 1	4/20/2021	Billing Summary	0.00	8,938.10				
					Sub	0							
					Acct	4035	Total	0.00	0.00	26,955.10	26,955.10	26,955.10	
Acct:	4040	Management InfrastructureSurch				Sub:	0			Default			
	GJ	GL	0000000152	01-21	JE 1	2/19/2021	Billing Summary	0.00	16,244.11				
	GJ	GL	0000000168	02-21	JE 1	3/17/2021	Billing Summary	0.00	16,088.19				
	GJ	GL	0000000176	03-21	JE 1	4/20/2021	Billing Summary	0.00	16,126.46				
					Sub	0							
					Acct	4040	Total	0.00	0.00	48,458.76	48,458.76	48,458.76	
Acct:	4105	Capital Contributions				Sub:	0			Default			
	GJ	GL	0000000147	01-21	JE 2	2/19/2021	Receipts/Disbursements	0.00	56,270.00				

	GJ	GL	0000000177	03-21	JE 2	4/20/2021	Receipts/Disbursements		0.00	179,062.00				
					Sub	0		Total		0.00	0.00	0.00	235,332.00	235,332.00
					Acct	4105	Total		0.00	0.00	235,332.00		235,332.00	
Acct:	4110		Interest Income				Sub:	0				Default		
	GJ	GL	0000000147	01-21	JE 2	2/19/2021	Receipts/Disbursements		0.00	9.61				
	GJ	GL	0000000169	02-21	JE 2	3/17/2021	Receipts/Disbursements		0.00	10.49				
	GJ	GL	0000000177	03-21	JE 2	4/20/2021	Receipts/Disbursements		0.00	9.22				
					Sub	0		Total		0.00	0.00	0.00	29.32	29.32
					Acct	4110	Total		0.00	0.00	29.32		29.32	
Acct:	4150		Miscellaneous Income				Sub:	0				Default		
	GJ	GL	0000000147	01-21	JE 2	2/19/2021	Receipts/Disbursements		0.00	10.00				
	GJ	GL	0000000177	03-21	JE 2	4/20/2021	Receipts/Disbursements		0.00	69,051.44				
					Sub	0		Total		0.00	0.00	0.00	69,061.44	69,061.44
					Acct	4150	Total		0.00	0.00	69,061.44		69,061.44	
Acct:	6005		Management & Ops Contract				Sub:	0				Default		
	GJ	GL	0000000143	12-20	JE 4	1/1/2021	A/P Accrual		0.00	82,222.75				
	GJ	GL	0000000149	01-21	JE 4	2/19/2021	A/P Accrual		4,061.08	0.00				
	AP	VO	000077	01-21	000173	2/17/2021	1000 Alliance Water Resources		71,663.07	0.00				
	AP	VO	000077	01-21	000175	2/17/2021	1000 Alliance Water Resources		82,222.75	0.00				
	AP	VO	000077	01-21	000182	2/17/2021	1000 Alliance Water Resources		82,222.75	0.00				
	AP	VO	000079	01-21	000184	2/17/2021	1000 Alliance Water Resources		6,815.56	0.00				
	AP	VO	000081	01-21	000185	2/17/2021	1000 Alliance Water Resources		3,744.12	0.00				
	GJ	GL	0000000167	01-21	JE 4	2/1/2021	A/P Accrual		0.00	4,061.08				
	GJ	GL	0000000171	02-21	JE 4	3/17/2021	A/P Accrual		252,759.87	0.00				
	GJ	GL	0000000172	02-21	JE-MISC	3/18/2021	Rev Remaining YTD A/P Accrual		0.00	246,668.25				
	AP	VO	000083	02-21	000136	3/16/2021	1000 Alliance Water Resources		48,776.03	0.00				
	AP	VO	000083	02-21	000130	3/16/2021	1000 Alliance Water Resources		69,753.29	0.00				
	AP	VO	000087	02-21	000231	3/17/2021	1000 Alliance Water Resources		21,480.27	0.00				
	AP	VO	000087	02-21	000232	3/17/2021	1000 Alliance Water Resources		9,000.00	0.00				
	AP	VO	000089	02-21	000233	3/17/2021	1000 Alliance Water Resources		11,966.45	0.00				
	AP	VO	000089	02-21	000234	3/17/2021	1000 Alliance Water Resources		5,500.00	0.00				
	GJ	GL	0000000175	02-21	JE 4	3/1/2021	A/P Accrual		0.00	252,759.87				
	GJ	GL	0000000179	03-21	JE 4	4/20/2021	A/P Accrual		348,705.16	0.00				
	GJ	GL	0000000184	03-21	JE-MISC	4/22/2021	Rev 2020 Cap Ovrge accr twice		0.00	11,692.00				
	AP	VO	000091	03-21	000205	4/19/2021	1000 Alliance Water Resources		12,000.00	0.00				
	AP	VO	000093	03-21	000206	4/19/2021	1000 Alliance Water Resources		6,500.00	0.00				
	AP	VO	000097	03-21	000218	4/19/2021	1000 Alliance Water Resources		65,753.29	0.00				
					Sub	0		Total		0.00	1,102,923.69	597,403.95	597,403.95	505,519.74
					Acct	6005	Total		0.00	1,102,923.69	597,403.95		505,519.74	
Acct:	6020		Utilities				Sub:	0				Default		
	GJ	GL	0000000147	01-21	JE 2	2/19/2021	Receipts/Disbursements-Paintsv		44.77	0.00				
	GJ	GL	0000000147	01-21	JE 2	2/19/2021	Receipts/Disbursements-Sandy		2,504.04	0.00				
	GJ	GL	0000000147	01-21	JE 2	2/19/2021	Receipts/Disbursements-AEP		32,006.72	0.00				
	GJ	GL	0000000143	12-20	JE 4	1/1/2021	A/P Accrual		1,770.91	0.00				
	GJ	GL	0000000149	01-21	JE 4	2/19/2021	A/P Accrual		0.00	9,870.80				
	AP	VO	000077	01-21	000173	2/17/2021	1000 Alliance Water Resources		109.09	0.00				

AP	VO	000077	01-21	000175	2/17/2021	1000 Alliance Water Resources	44.95	0.00				
AP	VO	000077	01-21	000182	2/17/2021	1000 Alliance Water Resources	74.14	0.00				
GJ	GL	0000000169	02-21	JE 2	3/17/2021	Receipts/Disbursements-Paintsv	379.99	0.00				
GJ	GL	0000000169	02-21	JE 2	3/17/2021	Receipts/Disbursements-Sandy	2,603.19	0.00				
GJ	GL	0000000169	02-21	JE 2	3/17/2021	Receipts/Disbursements-AEP	24,032.25	0.00				
^ GJ	GL	0000000167	01-21	JE 4	2/1/2021	A/P Accrual	9,870.80	0.00				
GJ	GL	0000000171	02-21	JE 4	3/17/2021	A/P Accrual	25,273.31	0.00				
GJ	GL	0000000172	02-21	JE-MISC	3/18/2021	Rev Remaining YTD A/P Accrual	0.00	4,295.12				
GJ	GL	0000000172	02-21	JE-MISC	3/18/2021	Rev Remaining YTD A/P Accrual	0.00	32,516.17				
GJ	GL	0000000172	02-21	JE-MISC	3/18/2021	Rev Remaining YTD A/P Accrual	0.00	2,112.50				
GJ	GL	0000000172	02-21	JE-MISC	3/18/2021	Rev Remaining YTD A/P Accrual	0.00	40.78				
AP	VO	000083	02-21	000186	3/16/2021	1000 Alliance Water Resources	143.16	0.00				
AP	VO	000083	02-21	000190	3/16/2021	1000 Alliance Water Resources	164.27	0.00				
AP	VO	000083	02-21	000191	3/16/2021	1042 Martin County Sanitation	144.59	0.00				
GJ	GL	0000000177	03-21	JE 2	4/20/2021	Receipts/Disbursements-Paintsv	23.77	0.00				
GJ	GL	0000000177	03-21	JE 2	4/20/2021	Receipts/Disbursements-Sandy	2,285.01	0.00				
GJ	GL	0000000177	03-21	JE 2	4/20/2021	Receipts/Disbursements-AEP	19,070.85	0.00				
^ GJ	GL	0000000175	02-21	JE 4	3/1/2021	A/P Accrual	0.00	25,273.31				
GJ	GL	0000000179	03-21	JE 4	4/20/2021	A/P Accrual	30,398.85	0.00				
AP	VO	000097	03-21	000214	4/19/2021	1042 Martin County Sanitation	144.59	0.00				
AP	VO	000097	03-21	000217	4/19/2021	1051 Prestonburg City's Utilit	1,939.75	0.00				
				Sub	0			0.00		153,029.00	74,108.68	78,920.32
				Acct	6020	Total	0.00	153,029.00	74,108.68	78,920.32		
Acct: 6025		Insurance				Sub:	0				Default	
GJ	GL	0000000148	01-21	JE 3	2/19/2021	Monthly Accruals	1,175.99	0.00				
AP	VO	000077	01-21	000183	2/17/2021	1025 Elite (ins)	168.63	0.00				
GJ	GL	0000000170	02-21	JE 3	3/17/2021	Monthly Accruals	1,175.99	0.00				
GJ	GL	0000000178	03-21	JE 3	4/20/2021	Monthly Accruals	1,383.83	0.00				
GJ	GL	0000000179	03-21	JE 4	4/20/2021	A/P Accrual	8,976.60	0.00				
GJ	GL	0000000185	03-21	JE-MISC	4/22/2021	Adj YTD Ins Exp - payment plan	0.00	1,125.60				
GJ	GL	0000000185	03-21	JE-MISC	4/22/2021	Adj YTD Ins Exp - payment plan	0.00	1,223.00				
				Sub	0			0.00		12,881.04	2,348.60	10,532.44
				Acct	6025	Total	0.00	12,881.04	2,348.60	10,532.44		
Acct: 6030		Repairs & Maintenance				Sub:	0				Default	
AP	VO	000077	01-21	000177	2/17/2021	1027 Walker Communications	89.00	0.00				
GJ	GL	0000000171	02-21	JE 4	3/17/2021	A/P Accrual	89.00	0.00				
AP	VO	000083	02-21	000188	3/16/2021	1013 Fast Change	1,044.97	0.00				
AP	VO	000083	02-21	000192	3/16/2021	1027 Walker Communications	89.00	0.00				
^ GJ	GL	0000000175	02-21	JE 4	3/1/2021	A/P Accrual	0.00	89.00				
GJ	GL	0000000179	03-21	JE 4	4/20/2021	A/P Accrual	89.00	0.00				
AP	VO	000097	03-21	000220	4/19/2021	1027 Walker Communications	89.00	0.00				
				Sub	0			0.00		1,489.97	89.00	1,400.97
				Acct	6030	Total	0.00	1,489.97	89.00	1,400.97		
Acct: 6040		Outside Services				Sub:	0				Default	
GJ	GL	0000000147	01-21	JE 2	2/19/2021	Receipts/Disbursements-KIA SC	66.31	0.00				
GJ	GL	0000000148	01-21	JE 3	2/19/2021	Monthly Accruals	44.17	0.00				
^ GJ	GL	0000000143	12-20	JE 4	1/1/2021	A/P Accrual	0.00	175.00				

GJ	GL	000000149	01-21	JE 4	2/19/2021	A/P Accrual	88.50	0.00				
AP	VO	000077	01-21	000180	2/17/2021	1049 Federal Licensing Inc	95.00	0.00				
GJ	GL	000000169	02-21	JE 2	3/17/2021	Receipts/Disbursements-KIA SC	65.54	0.00				
GJ	GL	000000170	02-21	JE 3	3/17/2021	Monthly Accruals	45.49	0.00				
^ GJ	GL	000000167	01-21	JE 4	2/1/2021	A/P Accrual	0.00	88.50				
GJ	GL	000000171	02-21	JE 4	3/17/2021	A/P Accrual	144.00	0.00				
GJ	GL	000000172	02-21	JE-MISC	3/18/2021	Adj Final RR Mgmt Prepaid bal	1.34	0.00				
GJ	GL	000000172	02-21	JE-MISC	3/18/2021	Rev Remaining YTD A/P Accrual	175.00	0.00				
GJ	GL	000000173	02-21	JE-MISC	3/18/2021	Reverse Previous JE	0.00	1.34				
AP	VO	000083	02-21	000197	3/16/2021	1017 KY Underground Protection	88.50	0.00				
GJ	GL	000000177	03-21	JE 2	4/20/2021	Receipts/Disbursements-KIA SC	64.76	0.00				
GJ	GL	000000178	03-21	JE 3	4/20/2021	Monthly Accruals	45.49	0.00				
^ GJ	GL	000000175	02-21	JE 4	3/1/2021	A/P Accrual	0.00	144.00				
GJ	GL	000000179	03-21	JE 4	4/20/2021	A/P Accrual	201.00	0.00				
AP	VO	000097	03-21	000215	4/19/2021	1017 KY Underground Protection	144.00	0.00				
				Sub	0							
						Total		0.00		1,269.10	408.84	860.26
				Acct	6040	Total	0.00	1,269.10	408.84		860.26	
Acct: 6050		Legal				Sub:	0				Default	
GJ	GL	000000149	01-21	JE 4	2/19/2021	A/P Accrual	375.00	0.00				
AP	VO	000077	01-21	000178	2/17/2021	1023 Brian Cumbo (Atty)	537.50	0.00				
^ GJ	GL	000000167	01-21	JE 4	2/1/2021	A/P Accrual	0.00	375.00				
GJ	GL	000000171	02-21	JE 4	3/17/2021	A/P Accrual	500.00	0.00				
AP	VO	000083	02-21	000198	3/16/2021	1023 Brian Cumbo (Atty)	375.00	0.00				
^ GJ	GL	000000175	02-21	JE 4	3/1/2021	A/P Accrual	0.00	500.00				
GJ	GL	000000179	03-21	JE 4	4/20/2021	A/P Accrual	912.50	0.00				
AP	VO	000097	03-21	000216	4/19/2021	1023 Brian Cumbo (Atty)	500.00	0.00				
				Sub	0							
						Total		0.00		3,200.00	875.00	2,325.00
				Acct	6050	Total	0.00	3,200.00	875.00		2,325.00	
Acct: 6055		Accounting				Sub:	0				Default	
GJ	GL	000000179	03-21	JE 4	4/20/2021	A/P Accrual	7,725.00	0.00				
				Sub	0							
						Total		0.00		7,725.00	0.00	7,725.00
				Acct	6055	Total	0.00	7,725.00	0.00		7,725.00	
Acct: 6065		Bad Debt				Sub:	0				Default	
GJ	GL	000000148	01-21	JE 3	2/19/2021	Monthly Accruals	4,666.67	0.00				
GJ	GL	000000151	01-21	JE-MISC	2/19/2021	Adj. Bad Debt Accr to 2021 Bdt	0.00	83.84				
GJ	GL	000000170	02-21	JE 3	3/17/2021	Monthly Accruals	4,583.33	0.00				
GJ	GL	000000178	03-21	JE 3	4/20/2021	Monthly Accruals	4,583.33	0.00				
				Sub	0							
						Total		0.00		13,833.33	83.84	13,749.49
				Acct	6065	Total	0.00	13,833.33	83.84		13,749.49	
Acct: 6070		Bond Trustee Fees				Sub:	0				Default	
GJ	GL	000000169	02-21	JE 2	3/17/2021	Receipts/Disbursements-KIA SC	450.00	0.00				
				Sub	0							
						Total		0.00		450.00	0.00	450.00
				Acct	6070	Total	0.00	450.00	0.00		450.00	
Acct: 6080		Office Expense				Sub:	0				Default	
GJ	GL	000000147	01-21	JE 2	2/19/2021	Receipts/Disbursements-Zoom	15.89	0.00				
GJ	GL	000000147	01-21	JE 2	2/19/2021	Receipts/Disbursements-NxtBill	84.56	0.00				

GJ	GL	000000169	02-21	JE 2	3/17/2021	Receipts/Disbursements-Zoom	15.89	0.00				
GJ	GL	000000169	02-21	JE 2	3/17/2021	Receipts/Disbursements-NxtBill	91.84	0.00				
GJ	GL	000000177	03-21	JE 2	4/20/2021	Receipts/Disbursements-Zoom	15.89	0.00				
GJ	GL	000000177	03-21	JE 2	4/20/2021	Receipts/Disbursements-NxtBill	593.80	0.00				
GJ	GL	000000177	03-21	JE 2	4/20/2021	Receipts/Disbursements	0.00	536.86				
				Sub	0							
				Acct	6080	Total	0.00	817.87	536.86		281.01	
				Acct	6080	Total	0.00	817.87	536.86		281.01	
Acct: 6082		Rent Expense				Sub:	0			Default		
GJ	GL	000000152	01-21	JE 1	2/19/2021	Billing Summary	50.00	0.00				
GJ	GL	000000148	01-21	JE 3	2/19/2021	Monthly Accruals	773.51	0.00				
* GJ	GL	000000144	12-20	JE-MISC	1/1/2021	Two mos rent prepaid in Dec	1,547.02	0.00				
GJ	GL	000000150	01-21	JE-MISC	2/19/2021	Correct Dec JE Reversals	0.00	2,320.53				
AP	VO	000077	01-21	000181	2/17/2021	1029 Roy F Collier Comm Center	773.51	0.00				
GJ	GL	000000168	02-21	JE 1	3/17/2021	Billing Summary	50.00	0.00				
GJ	GL	000000170	02-21	JE 3	3/17/2021	Monthly Accruals	773.51	0.00				
GJ	GL	000000176	03-21	JE 1	4/20/2021	Billing Summary	50.00	0.00				
AP	VO	000097	03-21	000212	4/19/2021	1029 Roy F Collier Comm Center	773.51	0.00				
				Sub	0							
				Acct	6082	Total	0.00	4,791.06	2,320.53		2,470.53	
				Acct	6082	Total	0.00	4,791.06	2,320.53		2,470.53	
Acct: 6090		Miscellaneous Expense				Sub:	0			Default		
GJ	GL	000000169	02-21	JE 2	3/17/2021	Receipts/Disbursements	33.00	0.00				
GJ	GL	000000177	03-21	JE 2	4/20/2021	Receipts/Disbursements	24.00	0.00				
GJ	GL	000000182	03-21	JE-MISC	4/21/2021	Accr Dept of Local Govt inv	1,500.00	0.00				
				Sub	0							
				Acct	6090	Total	0.00	1,557.00	0.00		1,557.00	
				Acct	6090	Total	0.00	1,557.00	0.00		1,557.00	
Acct: 6100		Interest Expense				Sub:	0			Default		
GJ	GL	000000147	01-21	JE 2	2/19/2021	Receipts/Disbursements	994.64	0.00				
GJ	GL	000000147	01-21	JE 2	2/19/2021	Receipts/Disbursements-KIA SC	395.44	0.00				
GJ	GL	000000147	01-21	JE 2	2/19/2021	Receipts/Disbursements-KIA SC	0.00	358.87				
GJ	GL	000000148	01-21	JE 3	2/19/2021	Monthly Accruals	5,648.65	0.00				
GJ	GL	000000169	02-21	JE 2	3/17/2021	Receipts/Disbursements	983.07	0.00				
GJ	GL	000000169	02-21	JE 2	3/17/2021	Receipts/Disbursements-KIA SC	364.71	0.00				
GJ	GL	000000170	02-21	JE 3	3/17/2021	Monthly Accruals	5,648.65	0.00				
GJ	GL	000000177	03-21	JE 2	4/20/2021	Receipts/Disbursements	971.48	0.00				
GJ	GL	000000178	03-21	JE 3	4/20/2021	Monthly Accruals	5,648.65	0.00				
				Sub	0							
				Acct	6100	Total	0.00	20,655.29	358.87		20,296.42	
				Acct	6100	Total	0.00	20,655.29	358.87		20,296.42	
Acct: 6200		Amortization				Sub:	0			Default		
GJ	GL	000000148	01-21	JE 3	2/19/2021	Monthly Accruals	0.00	62.75				
GJ	GL	000000170	02-21	JE 3	3/17/2021	Monthly Accruals	0.00	62.75				
GJ	GL	000000178	03-21	JE 3	4/20/2021	Monthly Accruals	0.00	62.75				
				Sub	0							
				Acct	6200	Total	0.00	188.25	188.25		-188.25	
				Acct	6200	Total	0.00	188.25	188.25		-188.25	
Acct: 6300		Depreciation				Sub:	0			Default		
GJ	GL	000000148	01-21	JE 3	2/19/2021	Monthly Accruals	65,000.00	0.00				
GJ	GL	000000170	02-21	JE 3	3/17/2021	Monthly Accruals	65,000.00	0.00				

GJ	GL	000000178	03-21	JE 3	4/20/2021	Monthly Accruals		65,000.00	0.00			
				Sub	0		Total		0.00	195,000.00	0.00	195,000.00
				Acct	6300	Total		0.00	195,000.00	0.00	195,000.00	
				Total		Net Income	0.00	1,520,322.35	1,604,549.38	84,227.03		

^ Indicates the period entered is different from the period posted.

* Indicates there are no GL transactions to support summarized AcctHist period activity.

** Indicates the calculated period ending balance does not match the YTD balance on AcctHist.

*** Indicates the calculated account balance does not match the account balance on AcctHist.

Indicates Assets do not match Liabilities or Net Income does not equal the YTD Net Income account.

EXHIBIT 1b1
TRIAL
BALANCES
2020

EXCEL TO BE FILED
SEPARATELY

Date: May 11, 2021
 Time: 09:14: AM
 User: ANN

Martin County Water District
Trial Balance - Combined Totals

Page: 1 of 3
 Report: 01610A_rpt
 Company: MCW

Periods: 01-20 Through 12-20 As of: 5/11/2021 Ledger ID: ACTUAL

Account	Subaccount	Description	Beginning	Period Activity		Ending	Adjustment	Balance
			Balance	Debit	Credit	Balance		
1000	0	Checking Account-Operations	0.00	467,919.63	340,707.42	127,212.21		
1005	0	Checking Account-Payroll	0.00	87.64	87.64	0.00		
1010	0	Revenue Fund	0.00	7,494.08	7,494.08	0.00		
1015	0	Revenue Fund EFT	0.00	64,157.10	40,077.97	24,079.13		
1050	0	Cash on Hand	0.00	900.00	0.00	900.00		
1200	0	Accounts Receivable	0.00	498,024.12	66,710.46	431,313.66		
1210	0	Allowance For Doubtful Accts	0.00	49,846.86	133,846.86	-84,000.00		
1220	0	Unbilled Accounts Receivable	0.00	318,342.24	256,284.24	62,058.00		
1230	0	Accounts Receivable-Other	0.00	59,382.44	59,382.44	0.00		
1250	0	Inventory	0.00	8,376.76	3,810.58	4,566.18		
1270	0	Prepaid Expenses	0.00	29,802.60	20,752.99	9,049.61		
1300	0	Land	0.00	214,713.83	0.00	214,713.83		
1310	0	Water Supply & Distr System	0.00	28,215,020.70	898,545.27	27,316,475.43		
1320	0	Buildings	0.00	500,263.89	0.00	500,263.89		
1330	0	Equipment & Furniture	0.00	6,398,523.47	0.00	6,398,523.47		
1340	0	Vehicles & Trailers	0.00	344,794.47	37,320.82	307,473.65		
1350	0	Construction Work In Progress	0.00	331,041.90	0.00	331,041.90		
1360	0	Accumulated Depreciation	0.00	134,020.06	17,276,399.44	-17,142,379.38		
1400	0	Security Deposits	0.00	173,290.84	7,068.32	166,222.52		
1405	0	Grant Fund	0.00	117,224.30	117,130.90	93.40		
1410	0	Sinking Fund-RD	0.00	5,181.01	447.30	4,733.71		
1415	0	Regions Sinking Fund	0.00	203,137.65	101,940.45	101,197.20		
1417	0	KIA Sinking Fund	0.00	16,356.22	5,689.86	10,666.36		
1419	0	KACO Sinking Fund	0.00	17,787.86	8,295.65	9,492.21		
1420	0	Debt Serive Surcharge Fund	0.00	44,478.58	42,561.86	1,916.72		
1425	0	Mgmt Infrastructure SurchrgeFd	0.00	85,364.82	84,364.45	1,000.37		
1430	0	Depreciation Fund	0.00	1,021.77	0.00	1,021.77		
1650	0	Accrued Interest Receivable	0.00	112.00	110.00	2.00		
1700	0	Def Outflow Resources-Pensions	0.00	286,346.00	151,387.00	134,959.00		
		Total		0.00	38,593,012.84	19,660,416.00	18,932,596.84	
		Assets						
2000	0	Accounts Payable	0.00	298,761.61	1,555,848.08	1,257,086.47		
2005	0	Sales Tax Payable	0.00	2,178.76	3,888.62	1,709.86		
2006	0	School Tax Payable	0.00	1,616.56	8,802.58	7,186.02		
2008	0	Accrued Wages Payable	0.00	7,909.44	7,909.44	0.00		
2009	0	Accrued Vacation	0.00	14,929.69	14,929.69	0.00		
2015	0	Accrued Payroll Taxes Payable	0.00	7,778.35	7,778.35	0.00		
2016	0	Accrued Retirement Payable	0.00	44,569.09	44,569.09	0.00		
2017	0	Accrued 401(k) Payable	0.00	60.00	60.00	0.00		
2018	0	Accrued Health Insurance Payab	0.00	2,649.17	2,649.17	0.00		
2025	0	Note Payable-Tommy's Auto Sale	0.00	5,000.00	5,000.00	0.00		
2030	0	Long Term Debt-Current	0.00	0.00	131,281.02	131,281.02		
2040	0	Accrued Interest Payable	0.00	57,063.96	86,442.17	29,378.21		

2050	0	Customer Deposits	0.00	83,305.53	157,750.53	74,445.00	
2500	0	Note Payable-KIA	0.00	50,130.26	447,988.39	397,858.13	
2510	0	Lease Payable-KACO	0.00	15,000.00	86,221.96	71,221.96	
2520	0	Bonds Payable-2015E CurrentRef	0.00	55,000.00	1,820,000.00	1,765,000.00	
2600	0	Bonds Premium-2015 E C/Refndg	0.00	0.00	22,363.00	22,363.00	
2605	0	A/Amort Bond Prem-2015 E	0.00	4,246.14	0.00	-4,246.14	
2650	0	Net Pension Liability	0.00	658,638.00	1,739,483.00	1,080,845.00	
2700	0	Long Term Debt-Current	0.00	131,281.02	0.00	-131,281.02	
2800	0	Other Inflow Resources-Pension	0.00	0.00	480,553.00	480,553.00	
2805	0	Other Deferred Credits	0.00	0.00	0.00	0.00	
3020	0	Contributed Capital-Grants	0.00	0.00	0.00	0.00	
3022	0	Contributed Capital-Govt Grant	0.00	0.00	0.00	0.00	
3025	0	Contributed Capital	0.00	0.00	0.00	0.00	
3500	0	Retained Earnings	0.00	0.00	14,194,388.76	14,194,388.76	
3550	0	YTD Net Income (Loss)	0.00	547,860.51	102,668.08	-445,192.43	
		Total		0.00	1,987,978.09	20,920,574.93	18,932,596.84
			Liabilities				
4000	0	Water Sales-Residential	0.00	0.00	1,767,224.68	1,767,224.68	
4001	0	Water Sales-Commercial	0.00	0.00	287,165.93	287,165.93	
4002	0	Water Sales-PublicAuthorities	0.00	0.00	91,957.89	91,957.89	
4005	0	Bulk Water Sales	0.00	0.00	35.00	35.00	
4015	0	Connection Fees	0.00	0.00	22,872.02	22,872.02	
4025	0	Late Charge Fees	0.00	904.22	14,320.41	13,416.19	
4030	0	Reconnect/NSF Check/Other Fees	0.00	0.00	20,143.81	20,143.81	
4035	0	Debt Service Surcharge	0.00	0.00	107,436.10	107,436.10	
4040	0	Management InfrastructureSurch	0.00	0.00	193,180.40	193,180.40	
4100	0	Gain (Loss) on Sale of Assets	0.00	5,236.93	0.00	-5,236.93	
4105	0	Capital Contributions	0.00	0.00	331,046.00	331,046.00	
4110	0	Interest Income	0.00	0.00	386.24	386.24	
4150	0	Miscellaneous Income	0.00	0.00	14,311.23	14,311.23	
5005	0	Employee Benefits	0.00	21,366.57	141,067.57	-119,701.00	
6005	0	Management & Ops Contract	0.00	1,985,038.92	0.00	1,985,038.92	
6020	0	Utilities	0.00	320,969.49	0.00	320,969.49	
6025	0	Insurance	0.00	48,400.11	0.00	48,400.11	
6030	0	Repairs & Maintenance	0.00	6,598.26	87.66	6,510.60	
6040	0	Outside Services	0.00	16,762.39	9,931.39	6,831.00	
6050	0	Legal	0.00	7,287.50	312.50	6,975.00	
6055	0	Accounting	0.00	25,000.00	0.00	25,000.00	
6065	0	Bad Debt	0.00	118,530.23	0.00	118,530.23	
6070	0	Bond Trustee Fees	0.00	450.00	0.00	450.00	
6075	0	Dues & Subscriptions	0.00	7,700.00	4,000.00	3,700.00	
6080	0	Office Expense	0.00	3,339.22	0.00	3,339.22	
6082	0	Rent Expense	0.00	9,052.51	0.00	9,052.51	
6087	0	Regulatory Assess Fees	0.00	8,202.94	2,220.00	5,982.94	
6090	0	Miscellaneous Expense	0.00	1,094.15	0.00	1,094.15	
6100	0	Interest Expense	0.00	80,982.20	0.00	80,982.20	
6200	0	Amortization	0.00	0.00	765.02	-765.02	
6300	0	Depreciation	0.00	786,740.64	0.00	786,740.64	
		Total		0.00	3,453,656.28	3,008,463.85	-445,192.43
			Net Income				

EXHIBIT 1b2
TRIAL
BALANCES
JAN-MAR 2021

EXCEL TO BE FILED
SEPARATELY

Date: May 11, 2021
 Time: 09:15: AM
 User: ANN

Martin County Water District
Trial Balance - Combined Totals

Page: 1 of 2
 Report: 01610A.rpt
 Company: MCW

Periods: 01-21 Through 03-21 As of: 5/11/2021 Ledger ID: ACTUAL

Account	Subaccount	Description	Beginning	Period Activity		Ending	Adjustment	Balance	
			Balance	Debit	Credit	Balance			
1000	0	Checking Account-Operations	127,212.21	86,959.38	32,366.62	181,804.97			
1010	0	Revenue Fund	0.00	0.00	0.00	0.00			
1015	0	Revenue Fund EFT	24,079.13	53,890.36	6,004.61	71,964.88			
1050	0	Cash on Hand	900.00	0.00	0.00	900.00			
1200	0	Accounts Receivable	431,313.66	37,537.74	116,753.84	352,097.56			
1210	0	Allowance For Doubtful Accts	-84,000.00	0.00	13,609.38	-97,609.38			
1220	0	Unbilled Accounts Receivable	62,058.00	0.00	0.00	62,058.00			
1230	0	Accounts Receivable-Other	0.00	11,889.70	11,889.70	0.00			
1250	0	Inventory	4,566.18	0.00	0.00	4,566.18			
1270	0	Prepaid Expenses	9,049.61	1,044.99	1,875.97	8,218.63			
1300	0	Land	214,713.83	0.00	0.00	214,713.83			
1310	0	Water Supply & Distr System	27,316,475.43	0.00	0.00	27,316,475.43			
1320	0	Buildings	500,263.89	0.00	0.00	500,263.89			
1330	0	Equipment & Furniture	6,398,523.47	0.00	0.00	6,398,523.47			
1340	0	Vehicles & Trailers	307,473.65	0.00	0.00	307,473.65			
1350	0	Construction Work In Progress	331,041.90	222,080.94	0.00	553,122.84			
1360	0	Accumulated Depreciation	-17,142,379.38	0.00	195,000.00	-17,337,379.38			
1400	0	Security Deposits	166,222.52	3,690.30	0.00	169,912.82			
1405	0	Grant Fund	93.40	69,422.90	56,270.02	13,246.28			
1410	0	Sinking Fund-RD	4,733.71	610.52	93.65	5,250.58			
1415	0	Regions Sinking Fund	101,197.20	20,890.10	83,445.56	38,641.74			
1417	0	KIA Sinking Fund	10,666.36	342.21	0.00	11,008.57			
1419	0	KACO Sinking Fund	9,492.21	1,640.26	9,293.49	1,838.98			
1420	0	Debt Serive Surcharge Fund	1,916.72	7,175.55	7,985.94	1,106.33			
1425	0	Mgmt Infrastructure SurchrgFd	1,000.37	12,798.09	13,739.87	58.59			
1430	0	Depreciation Fund	1,021.77	0.05	0.00	1,021.82			
1650	0	Accrued Interest Receivable	2.00	1.00	0.00	3.00			
1700	0	Def Outflow Resources-Pensions	134,959.00	0.00	0.00	134,959.00			
		Total		Assets	18,932,596.84	529,974.09	548,328.65	18,914,242.28	
2000	0	Accounts Payable	1,257,086.47	83,073.01	94,588.44	1,268,601.90			
2005	0	Sales Tax Payable	1,709.86	772.45	0.00	937.41			
2006	0	School Tax Payable	7,186.02	5,157.24	0.00	2,028.78			
2008	0	Accrued Wages Payable	0.00	0.00	0.00	0.00			
2009	0	Accrued Vacation	0.00	0.00	0.00	0.00			
2015	0	Accrued Payroll Taxes Payable	0.00	0.00	0.00	0.00			
2016	0	Accrued Retirement Payable	0.00	0.00	0.00	0.00			
2017	0	Accrued 401(k) Payable	0.00	0.00	0.00	0.00			
2018	0	Accrued Health Insurance Payab	0.00	0.00	0.00	0.00			
2025	0	Note Payable-Tommy's Auto Sale	0.00	0.00	0.00	0.00			
2030	0	Long Term Debt-Current	131,281.02	0.00	0.00	131,281.02			
2040	0	Accrued Interest Payable	29,378.21	28,243.23	10,901.86	12,036.84			
2050	0	Customer Deposits	74,445.00	3,252.33	1,527.17	72,719.84			

2500	0	Note Payable-KIA	397,858.13	13,912.55	0.00	383,945.58	
2510	0	Lease Payable-KACO	71,221.96	15,000.00	0.00	56,221.96	
2520	0	Bonds Payable-2015E CurrentRef	1,765,000.00	60,000.00	0.00	1,705,000.00	
2600	0	Bonds Premium-2015 E C/Refndg	22,363.00	0.00	0.00	22,363.00	
2605	0	A/Amort Bond Prem-2015 E	-4,246.14	188.25	0.00	-4,434.39	
2650	0	Net Pension Liability	1,080,845.00	0.00	0.00	1,080,845.00	
2700	0	Long Term Debt-Current	-131,281.02	0.00	0.00	-131,281.02	
2800	0	Other Inflow Resources-Pension	480,553.00	0.00	0.00	480,553.00	
3500	0	Retained Earnings	13,749,196.33	0.00	0.00	13,749,196.33	
3550	0	YTD Net Income (Loss)	0.00	73,247.38	157,474.41	84,227.03	
		Total		18,932,596.84	282,846.44	264,491.88	18,914,242.28
			Liabilities				
4000	0	Water Sales-Residential	0.00	0.00	434,072.70	434,072.70	
4001	0	Water Sales-Commercial	0.00	0.00	67,053.45	67,053.45	
4002	0	Water Sales-PublicAuthorities	0.00	0.00	17,274.36	17,274.36	
4015	0	Connection Fees	0.00	0.00	2,100.00	2,100.00	
4025	0	Late Charge Fees	0.00	0.00	15,213.93	15,213.93	
4030	0	Reconnect/NSF Check/Other Fees	0.00	0.00	9,575.90	9,575.90	
4035	0	Debt Service Surcharge	0.00	0.00	26,955.10	26,955.10	
4040	0	Management InfrastrcutreSurch	0.00	0.00	48,458.76	48,458.76	
4105	0	Capital Contributions	0.00	0.00	235,332.00	235,332.00	
4110	0	Interest Income	0.00	0.00	29.32	29.32	
4150	0	Miscellaneous Income	0.00	0.00	69,061.44	69,061.44	
6005	0	Management & Ops Contract	0.00	505,519.74	0.00	505,519.74	
6020	0	Utilities	0.00	78,920.32	0.00	78,920.32	
6025	0	Insurance	0.00	10,532.44	0.00	10,532.44	
6030	0	Repairs & Maintenance	0.00	1,400.97	0.00	1,400.97	
6040	0	Outside Services	0.00	860.26	0.00	860.26	
6050	0	Legal	0.00	2,325.00	0.00	2,325.00	
6055	0	Accounting	0.00	7,725.00	0.00	7,725.00	
6065	0	Bad Debt	0.00	13,749.49	0.00	13,749.49	
6070	0	Bond Trustee Fees	0.00	450.00	0.00	450.00	
6080	0	Office Expense	0.00	281.01	0.00	281.01	
6082	0	Rent Expense	0.00	2,470.53	0.00	2,470.53	
6090	0	Miscellaneous Expense	0.00	1,557.00	0.00	1,557.00	
6100	0	Interest Expense	0.00	20,296.42	0.00	20,296.42	
6200	0	Amortization	0.00	0.00	188.25	-188.25	
6300	0	Depreciation	0.00	195,000.00	0.00	195,000.00	
		Total		0.00	841,088.18	925,315.21	84,227.03
			Net Income				

EXHIBIT 1c1
GENERAL
LIABILITY
INSURANCE
POLICY
MCWD 2019-2020

Portfolio of Coverages

Epecially Designed For:

MARTIN COUNTY WATER DISTRICT
387 EAST MAIN STREET SUITE 140
INEZ KY 41224



Underwritten by
American Alternative Insurance Corporation

American Alternative Insurance Corporation

RISK CONTROL POLICYHOLDER NOTICE

Dear Glatfelter Public Practice Client,

Safety and health is a major concern in organizations today. These issues are important because of the major impact that accidents can have on an organization. Morale can often be affected as well as an organization's finances. Insurance rarely covers all the expenses associated with accidents. There are often hidden costs that the organization must bear such as time spent reporting, documenting and investigating the accident.

Risk Control Guidelines Provided by Glatfelter Public Practice

As a valuable service to you, Glatfelter Public Practice provides risk control guidelines and programs to your organization in an effort to help you prevent and/or reduce the impact of accidents. Implementing Glatfelter Public Practice risk control measures could benefit your organization by reducing or eliminating the hidden costs of accidents while helping your organization to continue to serve your community.

Glatfelter Public Practice provides a number of programs and services to help you in your risk control effort. While most of these services are available to our clients at no additional cost, some may require a fee based on the scope of the service requested. Some of the services and programs that we provide to our clients include:

- On-site risk control consultations
- Recommendations to control identifiable hazards
- Loss experience analysis
- Consultation on specific risk control-related problems
- Sample standard operating guidelines for vehicle operations
- Accident investigation procedures and forms

Risk Control Publications

Glatfelter Public Practice has many resources that you can access at no charge on our Web site. These include Communiqués, which are a one-page fact sheet, that presents a specific hazard and provides procedures for controlling the hazard. Glatfelter Public Practice also provides numerous training programs that you can access through our Risk Control Services. Please visit www.GlatfelterPublicPractice.com to view and order these resources.

Inquire About Our Risk Control Services

If you would like information about some of the above services and publications, please call Glatfelter Public Practice Risk Control at (800) 233-1957.

American Alternative Insurance Corporation

(a stock insurance company)

Administrative Office: 555 College Road East • Princeton, NJ 08543-5241 • (800) 305-4954

Statutory Office: 2711 Centerville Road, Suite 400 • Wilmington, DE 19805

Administered by: Glatfelter Underwriting Services, Inc. • 183 Leader Heights Road • York, PA 17402
(800) 233-1957 • www.GlatfelterPublicPractice.com



COMMON POLICY DECLARATIONS

Named Insured and Mailing Address:

MARTIN COUNTY WATER DISTRICT
387 EAST MAIN STREET SUITE 140
INEZ, KY 41224-0000

Policy Number:

GPPA-PF-6051720-09/000

Renewal of:

GPPA-PF-6051720-08

Policy Period:

From 07-23-2019

To 07-23-2020

12:01 AM Standard Time at your mailing address shown above.

Type of Entity:

WATER DISTRICT

Business Description:

WATER DISTRICT

This policy consists of the following coverage parts:

	Premium
Property	\$12,269.00
Crime	\$887.00
Inland Marine	\$2,272.00
Auto	\$4,599.00
General Liability	\$14,384.00
Public Officials and Management Liability	\$1,781.00
Educators Legal Liability	Not Covered
Excess Liability	\$4,261.00
Taxes, Fees, Surcharges:	\$507.32
Estimated Total Premium:	\$40,960.32

The policy premium is payable on the dates and in the amounts shown below:

See Installment Schedule

Named Insured:

MARTIN COUNTY WATER DISTRICT

Policy Number:

GPPA-PF-6051720-09/000

Policy Period:

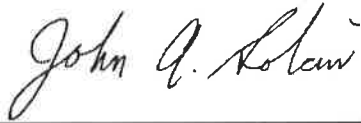
From 07-23-2019

To 07-23-2020

COMMON FORMS

See Schedule of Forms and Endorsements

In return for payment of the premium, and subject to all the terms of this policy, we agree with you to provide the insurance as stated in the policy. The policy consists of the coverage parts where a premium is shown on page 1 of these Common Policy Declarations. In addition to any common forms, each coverage part consists of a Coverage Part Declarations and any coverage forms and endorsements listed on the Coverage Part Declarations or elsewhere in the policy.



Authorized representative (countersignature, where required)

07-31-2019

Date

The Company has caused this policy to be signed by its President and Secretary



President



Secretary

Policy Number
GPPA-PF-6051720-09/000

SCHEDULE OF FORMS AND ENDORSEMENTS

Named Insured MARTIN COUNTY WATER DISTRICT

Effective Date: 07-23-19

12:01 A.M., Standard Time

Agency Name Glatfelter Underwriting Services, Inc.

COMMON POLICY FORMS AND ENDORSEMENTS

GCO300	01-09	COMMON POLICY CONDITIONS
CG 21 70	01-15	CAP ON LOSSES FROM CERTIFIED ACTS OF TER
IL 00 21	09-08	NUCLEAR ENERGY LIABILITY EXCLUSION ENDT
IL 09 52	01-15	CAP ON LOSSES FROM CERT ACTS/TERRORISM
GCOKY1	06-17	KENTUCKY CHANGES - CANCELLATION AND NONR
GCOKY2	01-09	KENTUCKY CHANGES

PROPERTY FORMS AND ENDORSEMENTS

GPR101	06-17	PROPERTY COVERAGE FORM
GPR402	06-17	EARTHQUAKE - VOLCANIC ERUPTION COVERAGE
GPR428	06-17	AMENDMENT OF COVERAGE UNDERGROUND PIPIN
GPR430	06-17	ORDINANCE COVERAGE AMENDMENT
GPR440	06-17	CRISIS INCIDENT RESPONSE COVERAGE MUNIC
GPRKY1	01-09	KY CHANGES - MINE SUBSIDENCE
GPRKY2	01-09	KY MINE SUBSIDENCE SCHEDULE
GPR442	06-18	EQUIPMENT BREAKDOWN COVERAGE LIMIT OF IN

CRIME FORMS AND ENDORSEMENTS

GCR102	06-17	GOVERNMENT CRIME COVERAGE FORM (LOSS SU
GCRKY1	01-09	KENTUCKY CHANGES
GCRKY2	01-09	KY ADD FTHFL PERF OF DTY COV FOR GOV EMP
GCR400	01-09	ADD FAITHFUL PRF OF DUTY COV FOR GOV EMP

INLAND MARINE FORMS AND ENDORSEMENTS

GIM101	06-17	INLAND MARINE COVERAGE FORM
GIM401	01-09	RENTED OR BORROWED EQUIPMENT INCREASED L

AUTOMOBILE FORMS AND ENDORSEMENTS

AU1001	04-14	AUTO PHYSICAL DAMAGE EXTENSION ENDO
AU1003	04-14	AUTO LIABILITY EXTENSION ENDORSEMENT
AU1007	10-97	COMMANDEERED AUTO DEFINITION END
AU1017	10-13	AUTO PHY DMG EXT END-PUB ENT AND ESO
CA 00 01	10-13	BUSINESS AUTO COVERAGE FORM
CA 01 25	10-13	KENTUCKY CHANGES
CA 21 76	10-13	KENTUCKY UNINSURED MOTORISTS COVERAGE
CA 21 79	10-13	KENTUCKY UNDERINSURED MOTORISTS COVERAGE
CA 22 16	10-13	KY PERSONAL INJURY PROTECTION
CA 20 18	10-13	PROFESSIONAL SERVICES NOT COVERED
CA 99 15	12-93	GOVERNMENTAL BODIES AMENDATORY ENDT
CA 99 48	10-13	POLLUTION LIAB BROAD COV FOR COV AUTO

GENERAL LIABILITY FORMS AND ENDORSEMENTS

GGL101	12-17	GENERAL LIABILITY COVERAGE FORM
GGL222	06-17	SPECIFIC OPERATIONS EXCLUSION - SCHOOLS
GGL412	01-09	WATER OR WASTEWATER PROF ACTVY LIAB END

Policy Number
GPPA-PF-6051720-09/000

SCHEDULE OF FORMS AND ENDORSEMENTS

Named Insured MARTIN COUNTY WATER DISTRICT

Effective Date: 07-23-19

12:01 A.M., Standard Time

Agency Name Glatfelter Underwriting Services, Inc.

PUBLIC OFFICIALS AND MANAGEMENT LIAB FORMS AND ENDORSEMENTS

GML101	01-09	PUBLIC OFF AND MGMT LIAB - CLAIMS MADE
GML207	06-17	AMENDMENT OF PROFESSIONAL LIABILITY EXCL
GML302	06-17	AMENDATORY ENDORSEMENT INJUNCTIVE OR DE
GML303	06-17	AMENDATORY ENDORSEMENT EEOC ADMINISTRAT
GML404	12-17	CYBER LIABILITY AND PRIVACY CRISIS MANAG
GMLKY1	05-13	KY CHANGES - YOUR RIGHT TO CLAIM INFO

EXCESS POLICY FORMS AND ENDORSEMENTS

CX0001	04-13	COMMERCIAL EXCESS LIABILITY COVRG FORM
CX0202	09-08	KY CHANGES - CANCELLATION AND NONRENEWAL
CX2101	09-08	NUCLEAR ENERGY LIABILITY EXCLUSION ENDO
CX2130	01-15	CAP ON LOSSES FROM CERTFD ACTS OF TERROR
CX2700	09-08	UNDERLYING CLAIMS-MADE COVERAGE
CXE0131	02-10	DAMS, LEVEES, DIKES OR RESERVOIR EXCLUSION
CXE0279	12-13	SUBLIMITED COVERAGES ENDORSEMENT
CXE0286	12-13	ERISA EXCLUSION
CXE0328	10-17	PRODUCTS-COMPLETED OPERATIONS AGGREGATE
CXEG0278	06-17	POLLUTION LIABILITY EXCLUSION - GLATFE
CXEG0329	06-17	UNMANNED AIRCRAFT LIABILITY COV SUBLIMIT

POLICYHOLDER NOTICES

Policy Number
GPPA-PF-6051720-09/000

INSTALLMENT SCHEDULE

Named Insured MARTIN COUNTY WATER DISTRICT

Effective Date: 07-23-19

12:01 A.M., Standard Time

Agency Name Glatfelter Underwriting Services, Inc.

IT IS HEREBY AGREED AND UNDERSTOOD THAT THIS POLICY IS
PAYABLE ON INSTALLMENTS AS FOLLOWS:

	DUE	PREMIUM	SURCHARGE	REVISED INSTALLMENT TOTAL
DEPOSIT	07/23/2019	\$ 10,235.00	\$ 507.32	\$ 10,742.32
INSTALLMENT	08/23/2019	\$ 3,360.00		\$ 3,360.00
INSTALLMENT	09/23/2019	\$ 3,360.00		\$ 3,360.00
INSTALLMENT	10/23/2019	\$ 3,360.00		\$ 3,360.00
INSTALLMENT	11/23/2019	\$ 3,360.00		\$ 3,360.00
INSTALLMENT	12/23/2019	\$ 3,360.00		\$ 3,360.00
INSTALLMENT	01/23/2020	\$ 3,360.00		\$ 3,360.00
INSTALLMENT	02/23/2020	\$ 3,360.00		\$ 3,360.00
INSTALLMENT	03/23/2020	\$ 3,360.00		\$ 3,360.00
INSTALLMENT	04/23/2020	\$ 3,338.00		\$ 3,338.00

Failure to pay the Installment Premium by the Date Due shown shall constitute non-payment of premium for which we may cancel this policy.

Policy Number
GPPA-PF-6051720-09/000

SCHEDULE OF ADDITIONAL INTEREST(S)

Named Insured MARTIN COUNTY WATER DISTRICT

Effective Date: 07-23-19
12:01 A.M., Standard Time

Agency Name Glatfelter Underwriting Services, Inc.

Mortgagee
BERKADIA COMMERCIAL MORTGAGE, LLC
118 WELSH ROAD
HORSHAM, PA 19044
DESCRIPTION LOCATION 1-1, 1-2, 1-3

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

COMMON POLICY CONDITIONS

All Coverage Parts included in this policy are subject to the following conditions.

A. Cancellation

1. The first Named Insured shown in the Declarations may cancel this policy by mailing or delivering to us advance written notice of cancellation.
2. We may cancel this policy by mailing or delivering to the first Named Insured written notice of cancellation at least:
 - a. 10 days before the effective date of cancellation if we cancel for nonpayment of premium; or
 - b. 30 days before the effective date of cancellation if we cancel for any other reason.
3. We will mail or deliver our notice to the first Named Insured's last mailing address known to us.
4. Notice of cancellation will state the effective date of cancellation. The policy period will end on that date.
5. If this policy is cancelled, we will send the first Named Insured any premium refund due. If we cancel, the refund will be pro rata. If the first Named Insured cancels, the refund may be less than pro rata. The cancellation will be effective even if we have not made or offered a refund.
6. If notice is mailed, proof of mailing will be sufficient proof of notice.
7. If this Condition conflicts with your state's requirements regarding cancellation or non-renewal, the provisions of any state-specific form attached to this policy will supersede this Condition to the extent of such conflict.

B. Changes

This policy contains all the agreements between you and us concerning the insurance afforded. The first Named Insured shown in the Declarations is authorized to make changes in the terms of this policy with our consent. This policy's terms can be amended or waived only by endorsement issued by us and made a part of this policy.

C. Examination of Your Books and Records

We may examine and audit your books and records as they relate to this policy at any time during the policy period and up to three years afterward.

D. Inspections and Surveys

1. We have the right to:
 - a. Make inspections and surveys at any time;
 - b. Give you reports on the conditions we find; and
 - c. Recommend changes.

2. We are not obligated to make any inspections, surveys, reports or recommendations and any such actions we do undertake relate only to insurability and the premiums to be charged. We do not make safety inspections. We do not undertake to perform the duty of any person or organization to provide for the health or safety of workers or the public. And we do not warrant that conditions:
 - a. Are safe or healthful; or
 - b. Comply with laws, regulations, codes or standards.
3. Paragraphs 1. and 2. of this condition apply not only to us, but also to any rating, advisory, rate service or similar organization which makes insurance inspections, surveys, reports or recommendations on our behalf.
4. Paragraph 2. of this condition does not apply to any inspections, surveys, reports or recommendations we may make relative to certification, under state or municipal statutes, ordinances or regulations, of boilers, pressure vessels or elevators.

E. Liberalization

If we revise any coverage included in this policy, and if such revision does not require a premium charge, your policy will automatically provide the additional coverage as of the date the revision is effective in your state.

F. Premiums

The first Named Insured shown in the Declarations:

1. Is responsible for the payment of all premiums; and
2. Will be the payee for any return premiums we pay.

G. Titles

Throughout this policy, titles are intended for ease of reference only. They do not extend or restrict any coverage beyond what is specifically stated in the policy had no titles been used.

H. Transfer of Your Rights and Duties Under This Policy

Your rights and duties under this policy may not be transferred without our written consent except in the case of death of an individual named insured.

If you die, your rights and duties will be transferred to your legal representative but only while acting within the scope of duties as your legal representative. Until your legal representative is appointed, anyone having proper temporary custody of your property will have your rights and duties but only with respect to that property.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
 GENERAL LIABILITY COVERAGE PART
 LIQUOR LIABILITY COVERAGE PART
 POLLUTION LIABILITY COVERAGE PART
 PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
 RAILROAD PROTECTIVE LIABILITY COVERAGE PART
 UNDERGROUND STORAGE TANK POLICY
 OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
 HOSPICE AND HOME HEALTH CARE LIABILITY COVERAGE PART
 HOSPICE AND HOME HEALTH CARE NOT FOR PROFIT ORGANIZATION DIRECTORS AND OFFICERS
 LIABILITY POLICY
 LIABILITY COVERAGE PART
 MANAGEMENT LIABILITY COVERAGE PART
 PUBLIC OFFICIALS AND MANAGEMENT LIABILITY COVERAGE PART
 EDUCATORS LEGAL LIABILITY COVERAGE PART

- A.** If aggregate insured losses attributable to terrorist acts certified under the federal Terrorism Risk Insurance Act exceed \$100 billion in a calendar year and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.
- "Certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in accordance with the provisions of the federal Terrorism Risk Insurance Act, to be an act of terrorism pursuant to such Act. The criteria contained in the Terrorism Risk Insurance Act for a "certified act of terrorism" include the following:
- 1.** The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act; and
 - 2.** The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.
- B.** The terms and limitations of any terrorism exclusion, or the inapplicability or omission of a terrorism exclusion, do not serve to create coverage for injury or damage that is otherwise excluded under this Coverage Part.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

NUCLEAR ENERGY LIABILITY EXCLUSION ENDORSEMENT

(Broad Form)

This endorsement modifies insurance provided under the following:

COMMERCIAL AUTOMOBILE COVERAGE PART
COMMERCIAL GENERAL LIABILITY COVERAGE PART
FARM COVERAGE PART
LIQUOR LIABILITY COVERAGE PART
MEDICAL PROFESSIONAL LIABILITY COVERAGE PART
OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
POLLUTION LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
RAILROAD PROTECTIVE LIABILITY COVERAGE PART
UNDERGROUND STORAGE TANK POLICY

1. The insurance does not apply:
 - A. Under any Liability Coverage, to "bodily injury" or "property damage":
 - (1) With respect to which an "insured" under the policy is also an insured under a nuclear energy liability policy issued by Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriters, Nuclear Insurance Association of Canada or any of their successors, or would be an insured under any such policy but for its termination upon exhaustion of its limit of liability; or
 - (2) Resulting from the "hazardous properties" of "nuclear material" and with respect to which (a) any person or organization is required to maintain financial protection pursuant to the Atomic Energy Act of 1954, or any law amendatory thereof, or (b) the "insured" is, or had this policy not been issued would be, entitled to indemnity from the United States of America, or any agency thereof, under any agreement entered into by the United States of America, or any agency thereof, with any person or organization.
 - B. Under any Medical Payments coverage, to expenses incurred with respect to "bodily injury" resulting from the "hazardous properties" of "nuclear material" and arising out of the operation of a "nuclear facility" by any person or organization.
 - C. Under any Liability Coverage, to "bodily injury" or "property damage" resulting from "hazardous properties" of "nuclear material", if:
 - (1) The "nuclear material" (a) is at any "nuclear facility" owned by, or operated by or on behalf of, an "insured" or (b) has been discharged or dispersed therefrom;
 - (2) The "nuclear material" is contained in "spent fuel" or "waste" at any time possessed, handled, used, processed, stored, transported or disposed of, by or on behalf of an "insured"; or
 - (3) The "bodily injury" or "property damage" arises out of the furnishing by an "insured" of services, materials, parts or equipment in connection with the planning, construction, maintenance, operation or use of any "nuclear facility", but if such facility is located within the United States of America, its territories or possessions or Canada, this exclusion (3) applies only to "property damage" to such "nuclear facility" and any property thereat.
2. As used in this endorsement:

"Hazardous properties" includes radioactive, toxic or explosive properties.

"Nuclear material" means "source material", "special nuclear material" or "by-product material".

"Source material", "special nuclear material", and "by-product material" have the meanings given them in the Atomic Energy Act of 1954 or in any law amendatory thereof.

"Spent fuel" means any fuel element or fuel component, solid or liquid, which has been used or exposed to radiation in a "nuclear reactor".

"Waste" means any waste material **(a)** containing "by-product material" other than the tailings or wastes produced by the extraction or concentration of uranium or thorium from any ore processed primarily for its "source material" content, and **(b)** resulting from the operation by any person or organization of any "nuclear facility" included under the first two paragraphs of the definition of "nuclear facility".

"Nuclear facility" means:

- (a)** Any "nuclear reactor";
- (b)** Any equipment or device designed or used for **(1)** separating the isotopes of uranium or plutonium, **(2)** processing or utilizing "spent fuel", or **(3)** handling, processing or packaging "waste";

(c) Any equipment or device used for the processing, fabricating or alloying of "special nuclear material" if at any time the total amount of such material in the custody of the "insured" at the premises where such equipment or device is located consists of or contains more than 25 grams of plutonium or uranium 233 or any combination thereof, or more than 250 grams of uranium 235;

(d) Any structure, basin, excavation, premises or place prepared or used for the storage or disposal of "waste";

and includes the site on which any of the foregoing is located, all operations conducted on such site and all premises used for such operations.

"Nuclear reactor" means any apparatus designed or used to sustain nuclear fission in a self-supporting chain reaction or to contain a critical mass of fissionable material.

"Property damage" includes all forms of radioactive contamination of property.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM

This endorsement modifies insurance provided under the following:

BOILER AND MACHINERY COVERAGE PART
 COMMERCIAL INLAND MARINE COVERAGE PART
 COMMERCIAL PROPERTY COVERAGE PART
 EQUIPMENT BREAKDOWN COVERAGE PART
 FARM COVERAGE PART
 STANDARD PROPERTY POLICY
 INLAND MARINE COVERAGE PART
 PROPERTY COVERAGE PART
 PORTABLE EQUIPMENT COVERAGE PART

A. Cap On Certified Terrorism Losses

"Certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in accordance with the provisions of the federal Terrorism Risk Insurance Act, to be an act of terrorism pursuant to such Act. The criteria contained in the Terrorism Risk Insurance Act for a "certified act of terrorism" include the following:

1. The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act; and
2. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

If aggregate insured losses attributable to terrorist acts certified under the Terrorism Risk Insurance Act exceed \$100 billion in a calendar year and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

B. Application Of Exclusions

The terms and limitations of any terrorism exclusion, or the inapplicability or omission of a terrorism exclusion, do not serve to create coverage for any loss which would otherwise be excluded under this Coverage Part or Policy, such as losses excluded by the Nuclear Hazard Exclusion or the War And Military Action Exclusion.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

KENTUCKY CHANGES – CANCELLATION AND NONRENEWAL

This endorsement modifies insurance provided under the following:

COMMERCIAL AUTOMOBILE COVERAGE PART
COMMERCIAL CRIME COVERAGE PART
EDUCATORS LEGAL LIABILITY COVERAGE PART
GOVERNMENT CRIME COVERAGE PART
INLAND MARINE COVERAGE PART
GENERAL LIABILITY COVERAGE PART
PROPERTY COVERAGE PART
PUBLIC OFFICIALS AND MANAGEMENT LIABILITY COVERAGE PART
PUBLIC OFFICIALS AND MANAGEMENT LIABILITY COVERAGE PART(CLAIMS MADE)

A. Paragraph 2. of the **Cancellation** Common Policy Condition is replaced by the following:

2. Cancellation of Policies in Effect for 60 Days or Less

If this policy has been in effect for 60 days or less, we may cancel this policy by mailing or delivering to the first Named Insured written notice of cancellation, stating the reason for cancellation, at least 14 days before the effective date of cancellation.

B. The following is added to the **Cancellation** Common Policy Condition:

8. Cancellation of Policies in Effect for More Than 60 Days

a. If this policy has been in effect for more than 60 days or is a renewal of a policy we issued, we may cancel this policy only for one or more of the following reasons:

- (1) Nonpayment of premium;
- (2) Discovery of fraud or material misrepresentation made by you or with your knowledge in obtaining the policy, continuing the policy, or in presenting a claim under the policy;
- (3) Discovery of willful or reckless acts or omissions on your part which increase any hazard insured against;
- (4) The occurrence of a change in the risk which substantially increases any hazard insured against after insurance coverage has been issued or renewed;
- (5) A violation of any local fire, health, safety, building, or construction regulation or ordinance with respect to any insured property or the occupancy thereof which substantially increases any hazard insured against;
- (6) We are unable to reinsure the risk covered by the policy; or
- (7) A determination by the commissioner that the continuation of the policy would place us in violation of the Kentucky insurance code or regulations of the commissioner.

b. If we cancel this policy based on paragraph 8.a. above, we will mail or deliver a written notice of cancellation to the first Named Insured, stating the reason for cancellation, at least:

- (1) 14 days before the effective date of the cancellation, if cancellation is for nonpayment of premium; or
- (2) 75 days before the effective date of the cancellation, if cancellation is for any reason stated in 8.a.(2) through 8.a.(7) above.

C. The following is added and supersedes any provision to the contrary:

NONRENEWAL

1. For the purpose of this Condition:
 - a. Any policy period or term of less than 6 months shall be considered to be a policy period or term of six months; and
 - b. Any policy period or term of more than 1 year or any policy with no fixed expiration date shall be considered a policy period or term of 1 year.
2. If we elect not to renew this policy, we will mail or deliver written notice of nonrenewal, stating the reason for nonrenewal, to the first Named Insured shown in the Declarations, at the last mailing address known to us, at least 75 days before the expiration date of the policy period.
3. If notice of nonrenewal is not provided pursuant to this Condition, coverage under the same terms and conditions shall be deemed to be renewed for the ensuing policy period upon payment of the appropriate premium until you have accepted replacement coverage with another insurer, or until you have agreed to the nonrenewal.
4. If we mail or deliver a renewal notice to the first Named Insured at least 30 days before the end of the policy period, stating the renewal premium and its due date, the policy will terminate without further notice unless the renewal premium is received by us or our authorized agent by the due date.
5. If this policy terminates because the renewal premium has not been received by the due date, we will, within 15 days, mail or deliver to the first Named Insured at his last known address a notice that the policy was not renewed and the date it was terminated.
6. If notice is mailed, proof of mailing is sufficient proof of notice.

KENTUCKY CHANGES

This endorsement modifies insurance provided under the following:

INLAND MARINE COVERAGE PART
PROPERTY COVERAGE PART

A. The following exclusion is added:

1. We will not pay for loss or damage arising out of any act committed:
 - a. By or at the direction of any insured; and
 - b. With the intent to cause a loss.
2. However, this exclusion will not apply to deny coverage to an innocent co-insured who did not cooperate in or contribute to the creation of the loss, provided the loss is otherwise covered under this Coverage Part and:
 - a. The loss arose out of a pattern of domestic violence and abuse; and
 - b. The perpetrator of the loss is criminally prosecuted for the act causing the loss.
3. If we pay a claim pursuant to Paragraph **A.2.**, our payment to the insured is limited to that insured's ownership interest in the property less any payments we first made to a mortgagee or other party with a legal secured interest in the property. In no event will we pay more than the Limit of Insurance.

B. The **Transfer Of Rights Of Recovery Against Others To Us** Loss Condition is amended by the addition of the following:

If we pay an innocent co-insured for a loss described in Paragraph **A.2.**, the rights of the innocent co-insured to recover damages from the perpetrator are transferred to us to the extent of our payment. Following the loss, the innocent co-insured may not waive such rights to recover against the perpetrator of the domestic violence.

Named Insured:
MARTIN COUNTY WATER DISTRICT

Policy Number: GPPA-PF-6051720-09/000

Policy Period: From 07-23-2019
To 07-23-2020

PROPERTY COVERAGE PART DECLARATIONS

PROPERTY COVERAGE SUMMARY

<u>Coverages</u>	<u>Limits of Insurance</u>
A. Real Property	See Schedule
B. Personal Property	See Schedule
C. Loss of Income	Loss sustained up to \$250,000 per occurrence
D. Extra Expense	Loss sustained up to \$250,000 per occurrence

	<u>Deductible</u>
Policy Deductible	\$1,000 per occurrence
Equipment Breakdown Deductible	per occurrence

Estimated Coverage Part Premium: \$ 12,269.00

PROPERTY FORMS

See Schedule of Forms and Endorsements.

Named Insured:
MARTIN COUNTY WATER DISTRICT

Policy Number: GPPA-PF-6051720-09/000
Policy Period: From 07-23-2019
To 07-23-2020

PROPERTY PREMISES SUMMARY

Premises Number	Address
001	ROUTE 908, TURKEY CREEK, INEZ, KY, 41224
002	KY RT 3, AIRPORT ROAD, INEZ, KY, 41224
003	RT 40, TOP BUCK CREEK, INEZ, KY, 41224
004	RT 2031, ELK CREEK MOUNTAIN, INEZ, KY, 41224
005	RT 292, 5 MILES EAST, INEZ, KY, 41224
006	KY RT 40, SPEARS HOLLOW, INEZ, KY, 41224
007	RT 40 MARCUS, WELLS HILL, INEZ, KY, 41224
008	RT 40 8 MILES WEST, OF INEZ CALLOWAY, INEZ, KY, 41224
009	RT 3 MILLDE FORK ROAD, INEZ, KY, 41224
010	RT 908, TOP OF TURKEY MOUNTAIN, INEZ, KY, 41224
011	BUFFALO HORN, INEZ, KY, 41224
012	RT 40, HOWARD STEPP-WARFIELD, INEZ, KY, 41224
013	387 EAST MAIN ST, SUITE 140, INEZ, KY, 41224
014	512 HOLLYBUSH RD, INEZ, KY, 41224

Named Insured:
MARTIN COUNTY WATER DISTRICT

Policy Number: GPPA-PF-6051720-09/000
Policy Period: From 07-23-2019
To 07-23-2020

SCHEDULE OF MORTGAGEES

Premises / Item Number	Item Description / Occupancy	Mortgagee
001/001	PREP PLANT	BERKADIA COMMERCIAL MORTGAGE,LLC 118 WELSH ROAD HORSHAM, PA, 19044
001/002	Water Tank	BERKADIA COMMERCIAL MORTGAGE,LLC 118 WELSH ROAD HORSHAM, PA, 19044
001/003	Office	BERKADIA COMMERCIAL MORTGAGE,LLC 118 WELSH ROAD HORSHAM, PA, 19044

Named Insured:
MARTIN COUNTY WATER DISTRICT

Policy Number: GPPA-PF-6051720-09/000
Policy Period: From 07-23-2019
To 07-23-2020

SCHEDULE OF PROPERTY COVERAGE -- BLANKET LIMITS

The following Blanket Limit Schedule for Coverage A – Real Property and Coverage B – Personal Property applies to all items of Real Property and Personal Property except for the property listed in the SCHEDULE OF PROPERTY COVERAGE - INDIVIDUAL LIMITS.

Premises Number	Blanket Limit of Insurance	Valuation	Coinsurance	Inflation Guard
All	\$8,200,000	Replacement Cost	N/A	4%

Named Insured:
MARTIN COUNTY WATER DISTRICT

Policy Number: GPPA-PF-6051720-09/000
Policy Period: From 07-23-2019
To 07-23-2020

SCHEDULE OF PROPERTY COVERAGE – INDIVIDUAL LIMITS

Replacement Cost = RC Actual Cash Value = ACV Functional Replacement Cost = FRC

Premises/ Item Number	Description/Occupancy	Real Property				Personal Property			
		Limit	Valuation	Co- insurance	Inflation Guard	Limit	Valuation	Co- insurance	Inflation Guard
001/002	WATER TANK		Incl in Blanket				Not Covered		
001/004	WATER TANK		Incl in Blanket				Not Covered		
001/005	WATER TANK		Incl in Blanket				Not Covered		
001/006	WATER TANK		Incl in Blanket				Not Covered		
002/001	WATER INTAKE PLANT		Incl in Blanket				Not Covered		
003/001	WATER INTAKE PLANT		Incl in Blanket				Not Covered		
004/001	WATER INTAKE PLANT		Incl in Blanket				Not Covered		
005/001	WATER INTAKE PLANT		Incl in Blanket				Not Covered		
013/001	OFFICE		Not Covered				Incl in Blanket		

Named Insured:
MARTIN COUNTY WATER DISTRICT

Policy Number: GPPA-PF-6051720-09/000
Policy Period: From 07-23-2019
To 07-23-2020

SCHEDULE OF EARTHQUAKE COVERAGE

"Earthquake" – Volcanic Eruption Limit of Insurance – Each Occurrence: \$1,000,000
"Earthquake" – Volcanic Eruption Limit of Insurance – Annual Aggregate: \$1,000,000
"Earthquake" – Volcanic Eruption Deductible – Each Occurrence: \$25,000

Premises Number

Address

001	ROUTE 908, TURKEY CREEK, INEZ, KY, 41224
002	KY RT 3, AIRPORT ROAD, INEZ, KY, 41224
003	RT 40, TOP BUCK CREEK, INEZ, KY, 41224
004	RT 2031, ELK CREEK MOUNTAIN, INEZ, KY, 41224
005	RT 292, 5 MILES EAST, INEZ, KY, 41224
006	KY RT 40, SPEARS HOLLOW, INEZ, KY, 41224
007	RT 40 MARCUS, WELLS HILL, INEZ, KY, 41224
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010	RT 908, TOP OF TURKEY MOUNTAIN, INEZ, KY, 41224
011	BUFFALO HORN, INEZ, KY, 41224
012	RT 40, HOWARD STEPP-WARFIELD, INEZ, KY, 41224
013	387 EAST MAIN ST, SUITE 140, INEZ, KY, 41224
014	512 HOLLYBUSH RD, INEZ, KY, 41224

PROPERTY COVERAGE FORM

Various provisions in this coverage part restrict coverage. Read the entire coverage part carefully to determine rights, duties, and what is and is not covered.

Throughout this coverage part the words "you" and "your" refer to the Named Insured shown in the Declarations. The words "we," "us" and "our" refer to the Company providing this insurance.

Other words and phrases that appear in quotation marks have special meaning. Refer to Section VI - Definitions.

SECTION I - COVERAGES

Coverage A - Real Property

We will pay for direct physical loss or damage to "real property" at a "premises" caused by or resulting from any "covered cause of loss". The most we will pay is described under Section IV - What We Will Pay.

Coverage B - Personal Property

We will pay for direct physical loss or damage to "personal property" at a "premises" caused by or resulting from any "covered cause of loss". The most we will pay is described under Section IV - What We Will Pay.

Coverage C - Loss of Income

We will pay for your "loss of income" that you sustain during the "period of restoration" if your "operations" are suspended as a result of direct physical loss or damage to "real property" or "personal property" at a "premises" caused by or resulting from any "covered cause of loss". The most we will pay is described under Section IV - What We Will Pay.

Coverage D - Extra Expense

We will pay the necessary "extra expense" you incur during the "period of restoration" if your "operations" are suspended as a result of direct physical loss or damage to "real property" or "personal property" at a "premises" caused by or resulting from any "covered cause of loss". The most we will pay is described under Section IV - What We Will Pay.

SECTION II - COVERAGE EXTENSIONS

This section adds to or extends the coverage under Section I - Coverages. Each separately numbered provision is referred to as an extension. Except to the extent specifically stated otherwise in an extension:

1. Each extension is limited to direct physical loss or damage caused by or resulting from any "covered cause of loss";
2. The limits in each extension are in addition to the limits applicable to Section I - Coverages; and
3. All other applicable terms and conditions of this coverage form apply to each extension.

1. Accounts Receivable

- a. We will pay for "accounts receivable costs" you incur as a result of direct physical loss or damage to your accounts receivable records caused by or resulting from any "covered cause of loss", including those arising from loss or damage to software, or from mechanical breakdown of "computer equipment", or from a "computer virus".
- b. We will not pay for:

- (1) Any loss or cost that results from mistakes made in bookkeeping, accounting, or billing;
 - (2) Any loss or cost if its existence can be shown only by an inventory count or an audit. However, if the existence of a loss can be shown by other means, you may use an inventory count or audit to support your claim for that loss;
 - (3) Any loss or cost resulting from any dishonest act or omission of either you or your "volunteer workers" or "employees", or anyone authorized to act for you. But we will cover loss that results if someone falsifies, alters or destroys your accounts receivable records in order to conceal any such action;
 - (4) Any loss arising out of bad debts; or
 - (5) Any loss arising out of aged accounts receivables greater than 180 days.
- c. If you recover any amounts after we have paid you for a loss, you have to turn the recoveries over to us until we have been repaid. If you recover more than the amount we paid you, the excess over our payment is yours. Also, you must help us collect amounts customers owe you, if we request your help.
 - d. Coverage provided under this extension is not restricted to your "premises".
 - e. The most we will pay under this extension is \$50,000 in any one occurrence.
 - f. The policy deductible applies to this extension unless it is greater than \$500. If the policy deductible is greater than \$500, a \$500 deductible will apply to this extension.
 - g. We will determine the valuation of receivables as follows:
 - (1) If you cannot accurately establish the amount of accounts receivables outstanding as of the time of loss or damage, the following method will be used:
 - (a) Determine the total of the average monthly amounts of accounts receivable for the 12 months immediately preceding the month in which the loss or damage occurs; and
 - (b) Adjust that total for any normal fluctuations in the amount of accounts receivable for the month in which the loss or damage occurred or for any demonstrated variance from the average for that month.
 - (2) The following will be deducted from the total amount of accounts receivable, however that amount is established:
 - (a) The amount of the accounts for which there is no loss or damage;
 - (b) The amount of the accounts that you are able to re-establish or collect;
 - (c) An amount to allow for probable bad debts that you are normally unable to collect; and
 - (d) All unearned interest and service charges.

2. **Commandeered Property**

- a. At your request, we will pay for direct physical loss or damage to commandeered property caused by or resulting from any "covered cause of loss".

Commandeered property means the following property belonging to someone else:

- (1) "Real property";
- (2) "Personal property";
- (3) "Watercraft" or "personal watercraft";
- (4) All-terrain vehicles;
- (5) Snowmobiles;
- (6) Aircraft or its parts, accessories and equipment;
- (7) Animals; and
- (8) "Tools and equipment";

that you commandeer, seize, borrow or take over for official use to manage an emergency situation.

- b. Coverage for direct physical loss or damage to commandeered property applies only for the time you officially use the commandeered property to manage an emergency situation plus the reasonable time necessary to return the property. This extension will not apply to direct physical loss or damage occurring after the policy period.
- c. At your request, if there is direct physical loss or damage to commandeered property during the policy period that is payable under this extension, we will also pay any resulting loss of use of commandeered property arising during:
 - (1) The time subsequent to the direct physical loss or damage during which you officially use or retain the commandeered property to manage an emergency situation plus the reasonable time necessary to return the property; and
 - (2) The time after return of the commandeered property reasonably necessary to repair or replace the commandeered property, not to exceed 180 days.

These times may extend beyond the policy period stated in the Declarations so long as the direct physical loss or damage to the commandeered property occurred during the policy period stated in the Declarations.

- d. The most we will pay under this extension in any one occurrence is the "replacement cost" of the commandeered property, plus loss of use covered by this extension.

Emergency situation means an unexpected situation demanding an immediate official action by your law enforcement, firefighting, ambulance or rescue services during an emergency response.

3. Debris Removal Expenses

We will pay your debris removal expenses if they are reported to us within 180 days after the date of direct physical loss or damage. Debris removal expense means expense you incur in removing debris of covered "real property" or covered "personal property" from a "premises" after direct physical loss or damage caused by or resulting from any "covered cause of loss". Debris removal expense does not include "remediation expense" or any expense related to the removal of "fungus", wet rot, dry rot, virus, bacteria or asbestos. The most we will pay for debris removal expense under this extension is 25% of the amount we pay for direct physical loss or damage of covered property. However, this debris removal expense and the amount of loss or damage will not exceed the applicable Limit of Insurance. In the event that such an amount does exceed the applicable Limit of Insurance or the debris removal expense exceeds 25% of the loss amount, we will pay up to an additional \$100,000 for incurred debris removal expenses.

You may apply up to \$5,000 of the limit available for debris removal expenses toward the removal of tree(s) that are damaged by a "covered cause of loss" from your "premises", provided that the tree(s) damaged your "real property" or covered "personal property" or prevent access to your "premises".

4. Equipment Breakdown

- a. We will pay for direct physical damage to covered "real property" or "personal property" and "loss of income" sustained and "extra expense" incurred that is the result of an "accident" or "electronic circuitry impairment". We will consider "electronic circuitry impairment" to be physical damage to "covered equipment".

The most we will pay for loss or damage under this Coverage Extension for any "one equipment breakdown" is the limit for "real property" and "personal property" for the applicable "premises". The most we will pay for "loss of income" in any "one equipment breakdown" is the Limit of Insurance shown in the Declarations under Coverage C "Loss of Income". The most we will pay for "extra expense" in any "one equipment breakdown" is the Limit of Insurance shown in the Declarations under Coverage D "Extra Expense". The limits in this extension are part of and not in addition to the limits applicable to Section I - Coverages.

- b. Under this extension, the following coverages also apply to loss caused by or directly resulting from an "accident" or "electronic circuitry impairment". However, with respect to coverage **b.(9)** Service Interruption below, coverage will apply only to the direct result of an "accident" and will not apply to the direct result of an "electronic circuitry impairment". The coverages described in **b.(1)** through **b.(10)** below

do not provide additional amounts of insurance, they are part of and not in addition to the applicable limits of insurance.

(1) Data Restoration

- (a)** We will pay for your reasonable and necessary cost to research, replace and restore lost "electronic data".
- (b)** The most we will pay for loss, damage or expense for "electronic data" restoration including actual "loss of income" you sustain and necessary "extra expense" you incur is \$500,000.

(2) Expediting Expenses

- (a)** With respect to your covered "real property" or "personal property" that is damaged, we will pay the reasonable extra cost to:
 - (i)** Make temporary repairs; and
 - (ii)** Expedite permanent repairs or permanent replacement.
- (b)** The most we will pay for loss or expense under this coverage is \$100,000.

(3) "Extra Expense"

Coverage D "Extra Expense" is extended to apply to "extra expense" incurred as a result of an "accident" or "electronic circuitry impairment" covered under this extension, and subject to the policy limit.

(4) Green

- (a)** With respect to your covered "real property" or "personal property" that is damaged, we will pay your additional cost to:
 - (i)** Repair damaged property using equipment, materials and service firms required or recommended by a "recognized environmental standards program", if repair is the least expensive option;
 - (ii)** Replace damaged property using equipment, materials and service firms required or recommended by a "recognized environmental standards program", if replacement is the least expensive option;
 - (iii)** Dispose of damaged property or equipment, if practicable, through a recycling process; and
 - (iv)** Flush out reconstructed space with up to 100% outside air using new filtration media.
- (b)** With respect to any building that is covered "real property" and was, at the time of the "accident" or "electronic circuitry impairment", certified by a "recognized environmental standards program", we will pay your additional cost:
 - (i)** To prevent a lapse of such certification;
 - (ii)** To reinstate the certification or replace it with an equivalent certification;
 - (iii)** For an engineer authorized by a "recognized environmental standards program" to oversee the repair or replacement of the damaged covered "real property"; and
 - (iv)** For a Professional Engineer to commission or recommission your damaged mechanical, electrical, or electronic building systems.
- (c)** As used in this coverage, additional costs mean those beyond what would have been payable under this Equipment Breakdown Coverage in the absence of this Green coverage.
- (d)** This coverage is subject to the following provisions:
 - (i)** This coverage applies in addition to any coverage that may apply under the Environmental, Safety and Efficiency Improvements condition of this coverage form, or any other applicable coverage.
 - (ii)** This coverage only applies to covered "real property" or "personal property" that must be repaired or replaced as a direct result of an "accident" or "electronic circuitry impairment".

- (iii) This coverage does not apply to any covered "real property" or "personal property" to which Actual Cash Value applies.
- (e) The most we will pay for loss, damage or expense under this coverage, including actual loss of Business Income you sustain and necessary "Extra Expense" you incur is \$100,000.
- (5) Hazardous Substances**
- (a) We will pay for the additional cost to repair or replace covered "real property" or "personal property" because of contamination by a "hazardous substance". This includes the additional expenses to clean up or dispose of such property.
- (b) This does not include contamination of "perishable goods" by refrigerant, including but not limited to ammonia, which is addressed in **(10)(a)(ii)** below. As used in this extension additional costs mean those beyond what would have been payable under this extension had no "hazardous substance" been involved.
- (c) The most we will pay for loss, damage or expense under this coverage, including actual "loss of income" you sustain and necessary "extra expense" you incur, is \$250,000.
- (6) "Loss of Income"**
- Coverage C "Loss of Income" is extended to apply to "loss of income" sustained as a result of an "accident" or "electronic circuitry impairment" covered under this extension, and subject to the policy limit unless as shown in the Equipment Breakdown Coverage Supplemental Declarations.
- (7) Off-"Premises" "Equipment Breakdown"**
- (a) Coverage is extended to apply to an "accident" or "electronic circuitry impairment" to the following types of equipment used in the insured's firefighting, ambulance or rescue operations, whether mobile/portable or permanently mounted on a "vehicle", anywhere in the "policy territory":
- (i) Mobile cascade units;
 - (ii) Mobile electrical generators;
 - (iii) Portable pumping units; and
 - (iv) Portable extrication devices, such as jaws-of-life, whether hydraulic or air powered.
- This additional coverage is not subject to the definition of "covered equipment" as defined in this Extension 4. Equipment Breakdown to the extent that the definition conflicts with the coverage provided for Off-"Premises" "accidents". However, in no event will we pay for an "accident" to a "vehicle's" drivetrain, driveline, or fire pump.
- (b) For equipment other than equipment used in the insured's firefighting, ambulance or rescue operations, whether mobile/portable or permanently mounted on a "vehicle", as described above in **(7)(a)**, we will pay for:
- (i) Physical damage to transportable "covered equipment" that, at the time of the "accident" or "electronic circuitry impairment", is not at a covered location. As respects this Off-"Premises" Equipment Breakdown coverage only, the "accident" or "electronic circuitry impairment" may occur in any country except one in which the United States has imposed sanctions, embargoes or similar restrictions on the provision of insurance.
 - (ii) Your reasonable and necessary cost to research, replace and restore lost "electronic data" contained within "covered equipment" as described under **(b)(i)** above. This amount may not exceed the limit applicable to Data Restoration coverage.
 - (iii) The most we will pay for loss, damage or expense under **(b)(i)**, including actual "loss of income" you sustain and necessary "extra expense" you incur and Data Restoration as described in **(b)(ii)** above is \$25,000.
- (8) Public Relations**
- (a) This coverage only applies if you have sustained an actual "loss of income" covered under this extension.

- (b) We will pay for your reasonable costs for professional services to create and disseminate communications, when the need for such communications arises directly from the interruption of your business. This communication must be directed to one or more of the following:
 - (i) The media;
 - (ii) The public; or
 - (iii) Your customers, clients or members.
- (c) Such costs must be incurred during the "period of restoration" or up to 30 days after the "period of restoration" has ended.
- (d) The most we will pay for loss or expense under this coverage is \$5,000.

(9) Service Interruption

- (a) Any insurance provided for "Loss of Income", "Extra Expense", Data Restoration or Spoilage is extended to apply to your loss, damage or expense caused by a failure or disruption of service. The failure or disruption of service must be caused by an "accident" to equipment, including overhead transmission lines, that is owned by a utility, landlord, a landlord's utility or other supplier who provides you with any of the following services: electrical power, waste disposal, air conditioning, refrigeration, heating, natural gas, compressed air, water, steam, Internet access, telecommunications services, "cloud computing services", wide area networks or data transmission. The equipment must meet the definition of "covered equipment" except that it is not covered "real property" or "personal property".
- (b) "Cloud computing services" must be provided by a professional with whom you have a contract.
- (c) With respect to the Data Restoration portion of this Service Interruption coverage, coverage will also apply to "electronic data" stored in the equipment of a provider of "cloud computing services".
- (d) Service Interruption coverage will not apply unless the failure or disruption of service exceeds 24 hours immediately following the "accident". If the failure or disruption of service exceeds 24 hours, coverage will begin at the time of the disruption and any applicable deductible will apply.

(10) Spoilage

- (a) We will pay:
 - (i) For physical damage to "perishable goods" due to spoilage;
 - (ii) For physical damage to "perishable goods" due to contamination from the release of refrigerant, including but not limited to ammonia;
 - (iii) Any necessary expenses you incur to reduce the amount of loss under this coverage to the extent that they do not exceed the amount of loss that otherwise would have been payable under this coverage.
 - (b) If you are unable to replace the "perishable goods" before its anticipated sale, the amount of our payment will be determined on the basis of the sales price of the "perishable goods" at the time of the "accident", less discounts and expenses you otherwise would have had. Otherwise our payment will be determined in accordance with the Valuation condition.
 - (c) The most we will pay for loss, damage or expense under this coverage is \$100,000.
- c. We will not pay under this extension for loss, damage or expense caused directly or indirectly by any of the following, whether or not caused by or resulting from an "accident" or "electronic circuitry impairment":
- (1) Fire, including smoke from a fire;
 - (2) Explosion of gas or unconsumed fuel within the furnace of any boiler or fired vessel or within the passages from that furnace to the atmosphere;
 - (3) Any other explosion, except as specifically covered under this coverage form;
 - (4) Any earth movement, including but not limited to earthquake, subsidence, sinkhole collapse, landslide, earth sinking, tsunami or volcanic action;

- (5) Flood, surface water, waves, tides, tidal waves, overflow of any body of water, or their spray, all whether driven by wind or not; mudslide or mudflow; or water that backs up or overflows from a sewer, drain or sump. However, if electrical "covered equipment" requires drying out because of the above, we will pay for the direct expenses of such drying out subject to the applicable Limit of Insurance and any applicable deductible;
 - (6) Vandalism; or
 - (7) Your failure to use all reasonable means to protect covered property from damage following an "accident" or "electronic circuitry impairment".
- d. Coverage under this extension does not apply to an "accident" or "electronic circuitry impairment" caused by or resulting from:
- (1) Lightning;
 - (2) Windstorm or hail. However this exclusion does not apply when:
 - (a) "Covered equipment" located within a building or structure suffers an "accident" or "electronic circuitry impairment" that results from wind-blown rain, snow, sand or dust; and
 - (b) The building or structure did not first sustain wind or hail damage to its roof or walls through which the rain, snow, sand or dust entered.
 - (3) Smoke; aircraft or vehicles; riot or civil commotion; sprinkler leakage; elevator collision;
 - (4) Breakage of glass, falling objects, weight of snow, ice or sleet; freezing (caused by cold weather); collapse or molten material;
 - (5) A hydrostatic, pneumatic or gas pressure test of any boiler or pressure vessel, or an electrical insulation breakdown test of any type of electrical equipment; or
 - (6) Water or other means used to extinguish a fire.
- e. Except as specifically provided under Extension 8. Limited Coverage for "Fungus", Wet Rot or Dry Rot we will not pay for loss, damage or expense caused directly or indirectly by the following, whether or not caused by or resulting from an "accident" or "electronic circuitry impairment": Any "fungus", wet rot or dry rot, including any presence, growth, proliferation, spread or any activity of "fungus", wet rot, dry rot or bacteria. This includes, but is not limited to, costs arising from clean up, removal, or abatement of such "fungus", wet rot or dry rot. However, this exclusion does not apply to spoilage of "personal property" that is "perishable goods", to the extent that spoilage is covered under Paragraph (10)(a) Spoilage above.
- f. With respect to coverages for "Loss of Income," "Extra Expense" and Service Interruption, we will also not pay for:
- (1) Loss caused by your failure to use due diligence and dispatch and all reasonable means to resume business; or
 - (2) Any increase in loss resulting from an agreement between you and your customer or supplier. This includes, but is not limited to, contingent bonuses or penalties, late fees, demand charges, demurrage charges and liquidated damages.
- g. With respect to Data Restoration coverage, we will also not pay to reproduce software programs or operating systems that are not commercially available; or "electronic data" that is obsolete, unnecessary or useless to you.
- h. Exclusions d.(2)(a) and d.(2)(b) above shall not apply if:
- (1) The excluded cause of loss occurs away from any covered location and causes an electrical surge or other electrical disturbance;
 - (2) Such surge or disturbance is transmitted through utility service transmission lines to the covered location and results in an "accident" or "electronic circuitry impairment"; and
 - (3) The loss, damage or expense caused by such surge or disturbance is not covered elsewhere under the policy.
- i. As respects this Equipment Breakdown extension only, we will not pay for loss or damage to animals.

j. Unless an Equipment Breakdown Deductible is indicated on the Declarations, the policy deductible will apply to this extension.

k. The following additional definitions apply to this extension:

(1) "Accident" means a fortuitous event that causes direct physical damage to "covered equipment". Such event must be one of the following:

- (a) Mechanical breakdown, including rupture or bursting caused by centrifugal force;
- (b) Artificially generated electrical current, including electrical arcing, that damages electrical devices, appliances or wires;
- (c) Explosion, other than combustion explosion, of steam boilers, steam piping, steam engines or steam turbines owned or leased by you or operated under your control;
- (d) An event inside steam boilers, steam pipes, steam engines or steam turbines that damages such equipment;
- (e) An event inside hot water boilers or other water heating equipment that damages such equipment; or
- (f) Bursting, cracking or splitting.

None of the following is an "accident";

- (a) Defect, programming error, programming limitation, computer virus, malicious code, loss of "electronic data", loss of access, loss of use, loss of functionality or other condition within or involving "electronic data" or "media" of any kind; or
- (b) Misalignment, miscalibration, tripping off-line, or any condition which can be corrected by resetting, tightening, adjusting or cleaning, or by the performance of maintenance.

However, if an "accident" results, we will pay for the resulting loss, damage or expense caused by that "accident".

(2) "Buried Vessels or Piping" means any piping or vessel buried or encased in the earth, concrete or other material, whether above or below grade, or in an enclosure which does not allow access for inspection and repair.

(3) "Cloud computing services" means professional, on-demand, self-service data storage or data processing services provided through the Internet or over telecommunications lines. This includes services known as IaaS (infrastructure as a service), PaaS (platform as a service), SaaS (software as a service) and NaaS (network as a service). This includes business models known as public clouds, community clouds and hybrid clouds. "Cloud computing services" include private clouds if such services are owned and operated by a third party.

(4) "Covered equipment" means covered "real property" or "personal property" that generates, transmits or utilizes energy or which, during normal usage, operates under vacuum or pressure, other than the weight of its contents. "Covered equipment" may utilize conventional design and technology or new or newly commercialized design and technology.

None of the following is "covered equipment":

- (a) Structures, foundation, cabinet or compartment;
- (b) Insulating or refractory material;
- (c) Sewer piping, "buried vessels or piping", or piping forming a part of a sprinkler or fire suppression system;
- (d) Water piping other than boiler feedwater piping, boiler condensate return piping or water piping forming a part of a refrigerating or air conditioning system;
- (e) "Vehicle" or any equipment mounted on a "vehicle";
- (f) Satellite, spacecraft or any equipment mounted on a satellite or spacecraft;
- (g) Dragline, excavation or construction equipment;

- (h) Equipment manufactured by you for sale; or
 - (i) "Electronic data".
- (5) "Electronic circuitry" means microelectronic components, including but not limited to circuit boards, integrated circuits, computer chips and disk drives.
- (6) "Electronic circuitry impairment"
- (a) "Electronic circuitry impairment" means a fortuitous event involving "electronic circuitry" within "covered equipment" that causes the "covered equipment" to suddenly lose its ability to function as it had been functioning immediately before such event. This definition is subject to the conditions specified in (b), (c) and (d) below.
 - (b) We shall determine that the reasonable and appropriate remedy to restore such "covered equipment's" ability to function is the replacement of one or more "electronic circuitry" components of the "covered equipment".
 - (c) The "covered equipment" must be owned or leased by you, or operated under your control.
 - (d) None of the following is an "electronic circuitry impairment":
 - (i) Any condition that can be reasonably remedied by:
 - i. Normal maintenance, including but not limited to replacing expendable parts, recharging batteries or cleaning;
 - ii. Rebooting, reloading or updating software or firmware; or
 - iii. Providing necessary power or supply.
 - (ii) Any condition caused by or related to:
 - i. Incompatibility of the "covered equipment" with any software or equipment installed, introduced or networked within the prior 30 days; or
 - ii. Insufficient size, capability or capacity of the "covered equipment".
 - iii Exposure to adverse environmental conditions, including but not limited to change in temperature or humidity, unless such conditions result in an observable loss of functionality. Loss of warranty shall not be considered an observable loss of functionality.
- (7) "Hazardous substance" means any substance that is hazardous to health or has been declared to be hazardous to health by a governmental agency.
- (8) "Media", as respects this Equipment Breakdown coverage extension, means material on which "electronic data" is recorded, such as solid state drives, hard disks, optical disks, flash drives, magnetic tapes or floppy disks.
- (9) "One equipment breakdown" means: If an initial "accident" or "electronic circuitry impairment" causes other "accidents" or "electronic circuitry impairments", all will be considered "one equipment breakdown". All "accidents" or "electronic circuitry impairments" that are the result of the same "accident" or "electronic circuitry impairment" will be considered "one equipment breakdown".
- (10) "Perishable Goods" means any covered "real property" or "personal property" maintained under controlled conditions for its preservation, and susceptible to loss or damage if the controlled conditions change.
- (11) "Recognized environmental standards program" means one of the following:
- (a) The United States Environmental Protection Agency ENERGY STAR® program;
 - (b) The U.S. Green Building Council LEED® program;
 - (c) The Green Building Initiative GREEN GLOBES® program; or
 - (d) Any nationally or internationally recognized environmental standards program designed to achieve energy savings and related objectives of the type included in the programs listed above.

- (12) "Vehicle" means, as respects this extension only, any machine or apparatus that is used for transportation or moves under its own power. "Vehicle" includes, but is not limited to, car, truck, bus, trailer, train, aircraft, "watercraft", "personal watercraft", forklift, bulldozer, tractor or harvester. However, any property that is stationary, permanently installed at a covered location and that receives electrical power from an external power source will not be considered a "vehicle".

I. The following additional conditions apply to this extension:

(1) Suspension

Whenever "covered equipment" is found to be in, or exposed to, a dangerous condition, any of our representatives may immediately suspend the insurance against loss from an "accident" to that "covered equipment". This can be done by mailing or delivering a written notice of suspension to your last known address or the address where the "covered equipment" is located.

Once suspended in this way, your insurance can be reinstated only by an endorsement for that "covered equipment". If we suspend your insurance, you will get a pro rata refund of premium for that "covered equipment" for the period of suspension. The suspension will be effective even if we have not yet made or offered a refund. We will not consider firefighting or other emergency service activities, or training related to such activities, as a dangerous condition within the context of this provision.

(2) Jurisdictional Inspections

It is your responsibility to comply with any state or municipal boiler and pressure vessel regulations. If any "covered equipment" that is covered "real property" or "personal property" requires inspection to comply with such regulations, at your option we agree to perform such inspection. We do not warrant that conditions are safe or healthful.

(3) Environmental, Safety and Efficiency Improvements

If "covered equipment" requires replacement due to an "accident" or "electronic circuitry impairment", we will pay your additional cost to replace with equipment that is better for the environment, safer for people or more energy or water efficient than the equipment being replaced. However, we will not pay to increase the size or capacity of the equipment and we will not pay more than 150% of what the cost would have been to repair or replace with like kind and quality. This condition does not apply to the replacement of component parts or to any property to which "actual cash value" applies and does not increase any of the applicable limits.

5. Fine Arts

- a. We will pay for direct physical loss or damage caused by or resulting from a "covered cause of loss" to "fine arts" owned by you and for which you have secured a certified appraisal.
- b. The value of "fine arts" will be the least of the following amounts:
- (1) The fair market value of the object at the time of loss;
 - (2) The cost of reasonably restoring the object to its condition immediately before loss; or
 - (3) The cost of replacing the object with a substantially identical object.
- c. Fair market value means the cash value that the object of "fine arts" would bring in an open and unrestricted market between a willing buyer and a willing seller who are both knowledgeable, informed and prudent, and who are acting independently of each other.
- d. In the event of loss, the value of the object will be determined as of the time of loss.
- e. The most we will pay for loss under this extension is \$50,000 in any one occurrence.
- f. We will also pay for direct physical loss or damage caused by or resulting from a "covered cause of loss" to "fine arts" for which you have not secured a certified appraisal.
- (1) The value of "fine arts" will be the least of the following amounts:
 - (a) The fair market value of the object at the time of loss;
 - (b) The cost of reasonably restoring the object to its condition immediately before loss;

- (c) The cost of replacing the object with a substantially identical object; or
 - (d) \$1,500 per item.
- (2) In the event of loss, the value of the object will be determined as of the time of loss.
- (3) The most we will pay for loss under Paragraph 5.f. is \$25,000 in any one occurrence. This Limit of Insurance is in addition to the amount provided under Paragraph 5.e. above.

6. Fire Department Charges

- a. We will pay up to \$25,000 in any one occurrence for fire department service charges:
 - (1) Assumed by contract prior to a covered loss; or
 - (2) Required by local ordinance.
- b. Charges are payable only when a fire department is called to save or protect "real property" or "personal property" at a "premises" described in the Declarations from direct physical loss or damage from a "covered cause of loss".
- c. No deductible applies to this extension.

7. Fire Extinguishing Equipment Recharge Costs

- a. We will pay the necessary and reasonable cost to recharge or refill your fire extinguishing equipment, including both hand-held extinguishers and fixed automatic extinguishing systems, as a result of:
 - (1) Their discharge as a result of a "covered cause of loss"; or
 - (2) Their accidental discharge in the absence of a "covered cause of loss".
- b. This extension applies regardless of whether the fire extinguishing equipment itself is damaged.
- c. The fire extinguishing equipment must be for the protection of and located at a "premises".
- d. No deductible applies to this extension.

8. Limited Coverage for Fungus, Wet Rot or Dry Rot

- a. The coverage described in 8.b. and 8.e. of this extension applies only when the "fungus", wet rot or dry rot is the result of one or more of the following causes that occurs during the policy period and only if all reasonable means were used to save and preserve the property from further damage at the time of and after that occurrence:
 - (1) A "specified cause of loss" other than fire or lightning; or
 - (2) Flood, but only if the optional Flood Coverage endorsement is attached.
- b. We will pay for loss or damage by "fungus", wet rot or dry rot. As used in this extension, the term loss or damage means:
 - (1) Direct physical loss or damage to covered "real property" or covered "personal property" caused by "fungus", wet rot or dry rot including the cost of removal of the "fungus", wet rot or dry rot;
 - (2) The cost to tear out and replace any part of the building or other property as needed to gain access to the "fungus", wet rot or dry rot; and
 - (3) The cost of testing performed after removal, repair, replacement or restoration of the damaged property is completed, provided there is reason to believe that "fungus", wet rot or dry rot are present.
- c. The coverage described under 8.b. of this extension is limited to \$25,000. Regardless of the number of claims, this limit is the most we will pay for the total of all loss or damage arising out of all occurrences of "specified causes of loss" (other than fire or lightning) and flood (if the optional Flood Coverage endorsement is attached) which take place in a 12 month period (starting with the beginning of the present annual policy period). With respect to a particular occurrence of loss which results in "fungus", wet rot or dry rot, we will not pay more than a total of \$25,000 even if the "fungus", wet rot or dry rot continues to be present or active, or recurs, in a later policy period.
- d. The coverage provided under this extension does not increase the applicable Limit of Insurance on any covered "real property" or covered "personal property". If a particular occurrence results in loss or

damage by "fungus", wet rot or dry rot, and other loss or damage, we will not pay more, for the total of all loss or damage, than the applicable Limit of Insurance on the affected covered "real property" or covered "personal property".

If there is covered loss or damage to covered "real property" or covered "personal property" not caused by "fungus", wet rot or dry rot, loss payment will not be limited by the terms of this extension, except to the extent that "fungus", wet rot or dry rot causes an increase in the loss. Any such increase in the loss will be subject to the terms of this extension.

e. Under C. "Loss of Income" or Coverage D. "Extra Expense":

(1) If the loss which resulted in "fungus", wet rot or dry rot does not in itself necessitate an interruption of "operations", but such interruption is necessary due to loss or damage to property caused by "fungus", wet rot or dry rot, then our payment under Coverage C and / or Coverage D is limited to the amount of "loss of income" and / or "extra expense" sustained in a period of not more than 30 days. The days need not be consecutive.

(2) If a covered interruption of "operations" was caused by loss or damage other than "fungus", wet rot or dry rot but remediation of "fungus", wet rot or dry rot prolongs the "period of restoration", we will pay for "loss of income" and / or "extra expense" sustained during the delay (regardless of when such a delay occurs during the "period of restoration"), but such coverage is limited to 30 days. The days need not be consecutive.

9. Newly Acquired or Under Construction Real Property and Related Personal Property

a. "Real property" you buy, lease, rent, or construct, including temporary structures such as scaffolding, construction forms, falsework, or cribbing at the job site, will be covered under Coverage A as provided in this extension. "Personal property" you acquire in connection with the "real property" described above will be covered under Coverage B as provided in this extension.

b. Coverage A or B applies only if your newly acquired or under construction "real property" is intended for use in your "operations" and you acquired it or began construction of it after this policy period began.

c. The most we will pay under this extension is:

(1) \$1,000,000 in any one occurrence under Coverage A; and

(2) \$ 500,000 in any one occurrence under Coverage B.

d. In addition to the limit available for "real property" under construction, we will also pay up to \$10,000 for loss or damage to construction materials and equipment that will become a permanent part of the project, while such property is held temporarily away from the construction site, or while in transit or awaiting delivery to the construction site. This property may be your property or, at your option, the property of others for which you are responsible.

e. You agree to notify us as soon as possible of the value of:

(1) Your newly acquired or under construction "real property" and to pay additional premium from the date you acquired or began construction of it; and

(2) "Personal property" at the site of newly acquired or under construction "real property" and to pay additional premium from the date you place such "personal property" at the site of newly acquired or under construction "real property".

Coverage provided under this extension will cease at the later of 90 days after you acquire the property or begin construction, or the end of the policy period. However, coverage will cease when this coverage part is cancelled or nonrenewed.

For the purposes of this extension, "premises", as used in the definition of "real property", means any location not described in the Declarations that is owned or legally occupied by you and used to conduct your "operations".

10. Ordinance Coverage

When direct physical loss or damage caused by or resulting from a "covered cause of loss" occurs and "replacement cost" is indicated in the Declarations as applicable to Coverage A, we will pay:

- a. For loss to any undamaged portion of your "real property" caused by the enforcement of any law or ordinance that:
 - (1) Requires the demolition of parts of your "real property" not damaged by a "covered cause of loss";
 - (2) Regulates the construction or repair of buildings or establishes zoning or land use requirements at a "premises"; and
 - (3) Is in force at the time of loss;
- b. The cost to demolish and clear the site of the undamaged part of the property caused by enforcement of a building, zoning or land use ordinance or law; and
- c. The increased cost to repair, rebuild or construct the "real property" caused by the enforcement of a building, zoning or land use ordinance or law, in addition to the "replacement cost" of the "real property" suffering the loss or damage.

The total paid for any "item" under Paragraph a. above shall be included within the Coverage A Limit of Insurance applicable to that "item" and shall not increase that limit. The most we will pay under Paragraphs b. and c. above shall not exceed 100% of the amount paid under this coverage part for the initial direct physical loss or damage to that "item" or \$1,000,000, whichever is greater.

Under this extension, we will not pay any costs:

- (1) Unless you actually repair, rebuild or reconstruct the damaged "real property";
- (2) Due to an ordinance or law that was in effect before the loss or damage occurred, and with which you failed to comply even though you were required to do so;
- (3) For water treatment or wastewater processing equipment;
- (4) For water treatment or wastewater system infrastructure;
- (5) Associated with "remediation expenses"; or
- (6) Due to "fungus", wet rot, or dry rot.

11. Outdoor Property

- a. We will pay up to the "replacement cost" for direct physical loss or damage to your "outdoor property" caused by or resulting from a "covered cause of loss".
- b. The most we will pay under this extension is \$150,000 in any one occurrence.

12. Personal Effects

- a. At your request we will pay up to the "replacement cost" for direct physical loss or damage to "personal effects" owned by you, your officers, managers, elected or appointed officials, "employees", or "volunteer workers" caused by or resulting from a "covered cause of loss" at your "premises".
- b. The most we will pay under this extension is \$25,000 in any one occurrence, regardless of the number of "premises" described in the Declarations.
- c. This coverage is excess over any other valid and collectible insurance.

13. Pollution Remediation Expenses

- a. We will pay "remediation expenses" you incur as a result of the actual, alleged, or threatened presence of "pollution conditions" at a "premises" described in the policy Declarations, but only if the "pollution conditions" result from a "covered cause of loss" occurring during the policy period. However, we will not pay for any expense related to the removal of "fungus", wet rot, dry rot, virus, bacteria or asbestos.
 - (1) You must notify us within 180 days after the date of the "covered cause of loss".
 - (2) The most we will pay under Paragraph a. of this extension in any policy period is \$25,000.
- b. We will pay "remediation expenses" you incur as a result of the actual, alleged, or threatened presence of "pollution conditions" at a "premises" described in the policy Declarations, but only if the "pollution conditions" result from a "specified cause of loss" occurring during the policy period. However, we will not pay for any expense related to the removal of "fungus", wet rot, dry rot, virus, bacteria or asbestos.

- (1) You must notify us within 180 days after the date of the "specified cause of loss".
- (2) Subject to Paragraph a.(2) the most we will pay under Paragraph a. and Paragraph b. of this extension in any policy period is \$100,000.

14. Preservation of Property

If it is necessary to move "real property" or "personal property" from a "premises" to preserve it from direct physical loss or damage by a "covered cause of loss", we will pay for any direct physical loss or damage to that property:

- a. While it is being moved or while temporarily stored at another location; and
- b. Only if loss or damage occurs within 90 days after the property is first moved.

15. Real Property or Personal Property in Transit or Off Premises

- a. If there is a direct physical loss or damage to your covered "real property" or covered "personal property" either in transit or while temporarily off "premises" caused by a "covered cause of loss", we will pay that covered loss.
- b. If there is direct physical loss or damage to your covered computer hardware while off "premises" caused by a "covered cause of loss" we will pay that covered loss.
- c. The most we will pay in any one occurrence is \$100,000.

16. Software

- a. We will pay the following when caused by or resulting from any "covered cause of loss", or from a "computer virus" or an act of intentional destruction by an "employee":
 - (1) The cost of restoring, researching, replacing, or reproducing your "electronic data" or the media upon which your "electronic data" is magnetically or optically recorded;
 - (2) "Loss of income" if your "operations" are interrupted because of loss or damage to your software;
 - (3) "Extra expense" if your "operations" are interrupted because of loss or damage to your software;
 - (4) The following costs incurred because of loss or damage to your software:
 - (a) Expenses you actually incur in recharging an automatic fire suppression system due to an accidental discharge, whether or not the discharge was caused by a "covered cause of loss";
 - (b) Fees payable to professional accountants or auditors;
 - (c) Costs of conducting investigations by consulting engineers or programmers; and
 - (d) Modification of "computer equipment" or replacement of "electronic data" in order to achieve compatibility with replacement "computer equipment" or software.
- b. To the extent that your "electronic data" is not replaced or restored, we will pay the cost of replacement of the media on which the "electronic data" was stored or recorded, with blank media of substantially identical type.
- c. Coverage provided under this extension is not restricted to your "premises".
- d. The most we will pay under this extension is \$500,000 in any one occurrence.
- e. This extension does not apply to the extent coverage is provided in Extension 4. Equipment Breakdown.

17. Supplementary Provisions for Coverage C. "Loss of Income" and Coverage D. "Extra Expense"

- a. Coverages C and D will apply if you have direct physical loss or damage covered under Coverage A or B to new buildings, additions or alterations to existing buildings, or associated equipment and supplies at a "premises". If a direct physical loss or damage delays the start of your "operations" at the new building, addition, or alteration, Coverages C and D will be determined from the date your "operations" would have begun if the direct physical loss or damage had not occurred.
- b. Coverages C and D will apply if your fundraising activities are interrupted as a result of direct physical loss or damage to "real property" or "personal property" not owned by you from a "covered cause of loss" at any site used for your fund-raising activities.

- c. If property not at a "premises" is damaged by a "covered cause of loss", and as a result, a government agency prohibits you from using a "premises", Coverages **C and D** will apply for up to two weeks from the date that the loss occurred.
- d. The following will be disregarded in determining the amount of "loss of income":
 - (1) Donations and contributions which are a direct result of the interruption of your "operations" and are received by you during the period of interruption; and
 - (2) Proceeds from fundraising drives or solicitations which are for your sole benefit and occur as a result of the interruption of your "operations".
- e. If a regularly scheduled fund-raising drive for your sole benefit occurs during the period of interruption, the revenue produced by such drive will not be considered as income unless the results of the drive fail, because of the interruption of your "operations", to produce an amount at least equal to the same drive in prior solicitations. If the regularly scheduled fund-raising drive is canceled or postponed, such loss of revenue will not be considered as a "loss of income".
- f. If Coverage **C or D** applies, we will extend Coverage **C or D** up to 30 consecutive days after the damaged property is repaired or replaced or to the date you could restore your "operations", with reasonable speed, to the condition that would have existed if no direct physical loss or damage occurred, whichever comes first.

18. Trees, Shrubs, Plants and Lawns

- a. We will pay for direct physical loss or damage to trees, shrubs, plants, and lawns at a "premises" on a "replacement cost" basis, only if they are damaged or destroyed by fire, lightning, explosion, riot or civil commotion, aircraft, "vehicles", or vandalism and malicious mischief. Replacement of trees, shrubs or plants shall be with trees, shrubs or plants of comparable size and kind, but shall not exceed the cost of replacing them with the largest commonly available transplantable like species of tree, shrub or plant that is usually available or listed in catalogs by nurseries or suppliers for the region in which the covered loss occurred and which can be legally transported on public roads without special permits. The costs of removing the existing tree, shrub or plant and associated cleanup are also included. Diminution of "real property" or "personal property" values resulting from the loss of trees shall not be recoverable as part of the loss settlement.
- b. The most we will pay under this extension is \$25,000 in any one occurrence, subject to a \$1,000 maximum payable for any single tree, plant or shrub, regardless of the number of "premises" described in the Declarations.

19. Valuable Papers and Records

- a. We will pay the costs you incur in restoring, researching, replacing, or reproducing your "valuable papers and records" that suffer direct physical loss or damage caused by or resulting from any "covered cause of loss".
- b. We will not pay for:
 - (1) Irreplaceable "valuable papers and records" unless they are specifically described in the Declarations or in an endorsement made a part of this coverage part, and a limit for them is shown there;
 - (2) Any cost that results directly from processing or copying the records; or
 - (3) Any cost that results directly from work performed on papers or records, such as filing or binding.
- c. Coverage provided under this extension is not restricted to your "premises".
- d. The most we will pay under this extension is \$50,000 in any one occurrence.
- e. The policy deductible applies to this extension unless it is greater than \$500. If the policy deductible is greater than \$500, a \$500 deductible will apply to this extension.

20. Arson, Theft or Vandalism Information Reward

We will reimburse you for the payment of rewards that you actually incur which provide information related to arson fire, theft or vandalism. For the purposes of this extension, covered property means property covered

by this coverage part or any other coverage part issued to you by this company. This reimbursement is subject to compliance with all of the following conditions:

a. Conditions

- (1) Your covered property at a "premises" is damaged or destroyed by a fire that is declared to be an arson fire by the appropriate civil authority, or by theft or vandalism;
- (2) You pay reward(s) for information about the causes of such arson fire, theft or vandalism to persons who would not normally make reports and who did not make such report before the potential of a reward was announced;
- (3) Such information is presented to the investigative authorities within 90 days after the start of the arson fire, theft or vandalism;
- (4) Such reported information for which you paid a reward contributes directly and significantly to the arrest and conviction of those causing the arson fire, theft or vandalism; and
- (5) Your intention to pay such reward or your payment of such reward is reported to us within 15 days of the date on which the appropriate arson fire, theft or vandalism investigative authority receives the information.

b. Regardless of the number of people who provide information about the arson fire, theft or vandalism, the most we will pay for all reward payments related to any one arson fire, theft or vandalism, or series of related arson fires, thefts or acts of vandalism committed by the same arsonist(s), thief or vandal is \$25,000 per loss.

c. No deductible applies to this extension.

Our reimbursement to you for the arson fire, theft or vandalism information rewards that you pay does not limit in any way your ability to offer or not offer and pay or not pay rewards for arson, fire, theft or vandalism information related to covered property.

21. Building Glass – Tenant

a. We will pay for direct physical loss or damage to building glass caused by or resulting from a "covered cause of loss", provided that:

- (1) You are a tenant of the building and the address of the building is listed in the Property Premises Summary of the Declarations; and
- (2) You have a contractual responsibility to insure the building glass, or a contractual responsibility to pay for loss or damage to that property.

b. The value of the property covered under this extension will be determined in accordance with Condition **G.6.** under Section **IV – What We Will Pay**, or the amount for which you are liable under contract, whichever is less. The most we will pay in any one occurrence under this extension is the limit applicable to Coverage **B.**

22. Claim Expense

a. Coverage **B** is extended to apply to the following expenses you incur, as required by this coverage, for your "employees" to prepare a claim:

- (1) The cost of taking inventories; and
- (2) The cost of preparing a statement of loss and other supporting exhibits.

b. We will not pay for any expenses billed by and payable to independent or public insurance adjusters to prepare claims.

c. The most we will pay in any one occurrence under this extension is \$20,000.

23. Damage to Building from Theft

a. Coverage **B** is extended to apply to loss or damage caused by theft or attempted theft that occurs to a building you occupy, but do not own, and for which you have a contractual obligation.

b. The most we will pay for loss or damage under this extension in any one occurrence is \$100,000.

24. Lock Replacement

- a. We will pay the necessary expense you incur to replace locks, lock cylinders and keys, electronic or otherwise, necessitated by:
- (1) A covered theft of your covered property; or
 - (2) Damage to the lock as a result of a "covered cause of loss".
- For the purposes of this extension, covered property means property covered by this coverage part. Coverage applies if there is a loss of covered property by a covered theft even if the keys are not known to be missing or copied.
- b. Additional Conditions
- (1) You must notify us and the appropriate law enforcement authority of the theft as soon as practicable;
 - (2) Locks, lock cylinders and keys must be replaced within 72 hours of the discovery of the theft, or as soon as practicable; and
 - (3) Coverage under this extension applies to disappearance of keys only if other covered property is stolen or missing.
- c. Coverage under this extension applies only to locks, lock cylinders and keys located at a "premises" described in the declarations.
- d. We will pay to replace the locks, lock cylinders and keys with property of the same kind and quality without deduction for deterioration or depreciation.
- e. The most we will pay in any one occurrence for coverage under this extension is \$25,000.
- f. No deductible applies to this extension.

25. Non-owned Detached Trailers

- a. Coverage **B** is extended to apply to loss or damage to trailers that you do not own, provided that:
- (1) The trailer is used in your business;
 - (2) The trailer is in your care, custody or control at the "premises" described in the Declarations; and
 - (3) You have a contractual obligation to pay for loss or damage to the trailer.
- b. We will not pay for any loss or damage that occurs:
- (1) While the trailer is attached to any "vehicle" or motorized conveyance, whether or not the "vehicle" or motorized conveyance is in motion;
 - (2) During hitching or unhitching operations, or when a trailer becomes accidentally unhitched from a "vehicle" or motorized conveyance.
- c. The most we will pay for loss or damage under this extension in any one occurrence is \$50,000, unless a higher limit is shown in the Declarations.
- d. This insurance is excess over the amount due (whether you can collect on it or not) from any other insurance covering such property.

26. Spoilage Due to Off Premises Electrical Service Interruption

- a. We will pay:
- (1) For physical damage to "perishable goods" due to spoilage;
 - (2) For physical damage to "perishable goods" due to contamination from the release of refrigerant, including but not limited to ammonia; and
 - (3) Any necessary expenses you incur to reduce the amount of loss under this coverage to the extent that they do not exceed the amount of loss that otherwise would have been payable under this coverage;

if the damage and expenses are a result of an interruption of electrical power service to your "premises". The interruption must result from direct physical loss or damage by a "covered cause of loss" to the off "premises" power supply equipment described in Paragraph c.

- b. If you are unable to replace the "perishable goods" before its anticipated sale, the amount of our payment will be determined on the basis of the sales price of the "perishable goods" at the time of the occurrence, less discounts and expenses you otherwise would have had. Otherwise our payment will be determined in accordance with the Valuation condition.
- c. Power supply equipment means the following types of off "premises" property supplying electricity to your "premises":
 - (1) Utility generating plants;
 - (2) Switching stations;
 - (3) Substations;
 - (4) Transformers; and
 - (5) Transmission lines.
- d. "Perishable goods" means any covered "real property" or "personal property" subject to deterioration or impairment as a result of a change of conditions, including but not limited to temperature, humidity or pressure.
- e. The most we will pay for loss, damage or expense for coverage under this extension is \$50,000 in any one occurrence.

27. Water Contamination Notification Expense Coverage

- a. We will pay all necessary printing, mailing and other expenses you incur when you are required by law or regulatory authority to notify your customers of actual or possible water contamination.
We do not require that you give us advance notice or obtain our approval prior to incurring these expenses.
- b. The most we will pay under this extension is \$25,000 in any one policy period.
- c. No deductible applies to this coverage.

SECTION III - COVERED CAUSES OF LOSS

"Covered cause of loss" means any risk of direct physical loss or damage except as excluded or limited below.

Exclusions

We will not pay for loss or damage caused by or resulting directly or indirectly from the following causes, or occurring in the following situations. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently with or before, during, or after the loss or damage. But we will cover resulting fire or explosion, meaning a fire or explosion that results from any cause of loss other than "war", whether or not that cause of loss itself is covered under this coverage part.

1. Asbestos

Asbestos, including loss, damage or "remediation expenses" resulting from asbestos or asbestos-containing materials.

2. Building Settlement

Settling, shrinking, cracking, bulging or expansion of any pavement, building or structure.

3. Delay, Loss of Use

Delay and loss of use or because you can no longer sell or use property, except as specifically provided in Coverage C.

4. Dishonesty

Dishonest acts or omissions of you or your "volunteer workers" or "employees", or anyone authorized to act for you, or anyone to whom you entrust property, whether an individual is acting alone or in collusion with others.

5. Earthquake or Earth Movement

"Earthquake" or landslide, including any earth sinking, rising or shifting related to such events; mine subsidence; volcanic eruption, explosion or effusion (other than "volcanic action"); earth sinking (other than "sinkhole collapse"), rising or shifting including soil conditions which cause settling, cracking or other disarrangement of foundations or other parts of realty. Soil conditions include contraction, expansion, freezing, thawing, erosion, improperly compacted soil and the action of water under the ground surface.

6. Electrical Current

Artificially generated electrical current, including electric arcing, that disturbs electrical devices, appliances or wires, but this exclusion does not apply to any coverage provided in the Equipment Breakdown coverage extension.

7. Faulty Design and Workmanship

Faulty design, workmanship and material including the cost of correcting any faulty design, workmanship, material, manufacture or installation, alteration, repair or work on covered "real property" or "personal property". But we will cover loss or damage that results from any of these, if the loss or damage occurs in connection with any cause of loss not otherwise excluded by this coverage part.

8. Flood or Water

- a. Flood, surface water, waves (including tidal wave and tsunami), tides, tidal water, overflow of any body of water, or spray from any of these, all whether or not driven by wind (including storm surge);
- b. Mudslide or mudflow;
- c. Water under the ground surface pressing on, or flowing or seeping through:
 - (1) Foundations, walls, floors or paved surfaces;
 - (2) Basements, whether paved or not; or
 - (3) Doors, windows or other openings; or
- d. Waterborne material carried or otherwise moved by any of the water referred to in Paragraph a. or c. or material carried or otherwise moved by mudslide or mudflow.

This exclusion applies regardless of whether any of the above, in Paragraphs a. through d., is caused by an act of nature or is otherwise caused. An example of a situation to which this exclusion applies is the situation where a dam, levee, seawall or other boundary or containment system fails in whole or in part, for any reason, to contain the water.

But if any of the above, in Paragraphs a. through d., results in fire, explosion or sprinkler leakage, we will pay for the loss or damage caused by that fire, explosion or sprinkler leakage (if sprinkler leakage is a "covered cause of loss").

9. Fungus, Wet Rot or Dry Rot

The presence, growth, proliferation, spread or any activity of "fungus" or wet rot or dry rot including loss, damage or "remediation expenses" resulting from any of these. But if "fungus", wet rot, or dry rot results in a "specified cause of loss", we will pay for the loss or damage caused by that "specified cause of loss". This exclusion does not apply:

- a. When "fungus", wet rot or dry rot results from fire or lightning; or
- b. To the extent coverage is provided in the Limited Coverage for "Fungus", Wet Rot or Dry Rot coverage extension.

10. "Government Activity"

11. Inherent Vice

Inherent vice meaning a natural condition of property that causes it to deteriorate or become damaged. Examples of inherent vice are the yellowing and cracking of old paper, patina that forms on old bronze and the swelling of wood under moist conditions.

12. Latent Defects

Latent defects meaning faults or weaknesses in property itself.

13. Loss of Contract or Strike

"Loss of income" or "extra expense" resulting from:

- a. Loss of contract, meaning a loss that results from the expiration, suspension or cancellation of any contract, lease or order; or
- b. Strike, meaning interference by strikers or other persons with your "operations", or with the repair, rebuilding or replacement of property at the location of the repair, rebuilding or replacement, or with the resumption of your "operations".

14. Mechanical Breakdown

Mechanical breakdown, but this exclusion does not apply to any coverage provided in the Equipment Breakdown coverage extension.

15. Mysterious Disappearance

Mysterious disappearance of property or an inventory shortage.

16. Neglect

Neglect, meaning your failure to take all reasonable steps to protect your property when it is threatened with loss or damage and to take all reasonable steps to protect your property from further loss after loss or damage occurs.

17. Nesting or Infestation

Nesting or infestation, or the discharge or release of waste products or secretions, caused by any insects, birds, rodents or other animals.

18. "Nuclear Activity"

19. "Pollution Conditions", except to the extent coverage is provided in the Pollution "Remediation Expenses" coverage extension.

20. "Remediation Expenses", except to the extent coverage is provided in the Pollution "Remediation Expenses" coverage extension.

21. Seepage or Leakage of Water

Continuous or repeated seepage or leakage of water, or the presence or condensation of humidity, moisture or vapor, that occurs over a period of 14 days or more.

22. Steam Vessels

Rupture, bursting or explosion of steam boilers, steam pipes, steam turbines or steam engines except to the extent coverage is provided in the Equipment Breakdown coverage extension.

23. Vacancy

Freezing, leakage or overflow from plumbing, heating, air conditioning or any other equipment or appliance in a "vacant" or unoccupied building unless:

- a. You have taken reasonable steps to maintain heat in the building; or
- b. Water was drained from the system or appliance involved, and the water supply was shut off while the building was "vacant" or unoccupied.

Also, we will not cover damage to plumbing systems located outside the perimeter of building walls or off the "premises" that results from freezing.

24. Vandalism and Malicious Mischief

Vandalism and malicious mischief if the building involved has been "vacant" for more than 60 consecutive days immediately before the loss.

25. Virus or Bacteria

Virus, bacterium or other microorganism that induces or is capable of inducing physical distress, illness or disease.

However, this exclusion does not apply to loss or damage caused by or resulting from "fungus", wet rot or dry rot. Such loss or damage is addressed in a separate exclusion in this Coverage Part.

26. "War"

27. Wear and Tear

Wear and tear, deterioration, rust, corrosion, marring or scratching, erosion, decomposition, and decay. However, we will cover resulting loss or damage not otherwise excluded caused by "vehicles" or aircraft, "sprinkler leakage", water damage, freezing, collapse of a building or falling objects.

Limitations

We will not pay for loss of or damage to property, as described and limited in this section. In addition, we will not pay for any loss that is a consequence of loss or damage as described and limited in this section.

1. Steam boilers, steam pipes, steam engines or steam turbines caused by or resulting from any condition or event inside such equipment. But we will pay for loss of or damage to such equipment caused by or resulting from an explosion of gases or fuel within the furnace of any fired vessel or within the flues or passages through which the gases of combustion pass.
2. Hot water boilers or other water heating equipment caused by or resulting from any condition or event inside such boilers or equipment, other than an explosion.

However, these limitations do not apply to any coverage provided in Extension 4. Equipment Breakdown.

SECTION IV - WHAT WE WILL PAY

A. Limits of Insurance

1. The most we will pay for loss or damage in any one occurrence under Coverage A "Real Property" and Coverage B "Personal Property" is the applicable Limit of Insurance shown in the Declarations.
2. The most we will pay for "loss of income" in any one occurrence under Coverage C "Loss of Income" is the "Loss of Income" Limit of Insurance shown in the Declarations.
3. The most we will pay for "extra expense" in any one occurrence under Coverage D "Extra Expense" is the "Extra Expense" Limit of Insurance shown in the Declarations.
4. If we pay the limit for any one occurrence, that will not reduce the applicable limit for any future covered loss resulting from an unrelated occurrence.

B. Valuation – Coverage A Real Property and Coverage B Personal Property

1. If "replacement cost" valuation is indicated in the Declarations, we will not pay more than the limit applicable to the lost or damaged "real property" or "personal property". Subject to that limit, we will pay the "replacement cost" of any loss or damage to "real property" or "personal property", less any deductible that applies, so long as:
 - a. The loss or damage to "real property" or "personal property" is actually repaired or replaced;
 - b. The repairs to or replacement of the "real property" or "personal property" are made within one year of the loss or damage;
 - c. The repairs or replacements restore the "real property" or "personal property" to the same use; and
 - d. The repairs to or replacement of the "real property" or "personal property" are of the same kind and quality and at the same "premises" as the "real property" or "personal property" suffering the loss or damage, however:
 - (1) You may substitute property of a different kind or quality, but we won't pay more than what it would cost to repair or replace the loss or damage to the "real property" or "personal property" with property of comparable kind and quality; and
 - (2) You may replace the "real property" or "personal property" suffering the loss or damage at a different location, but we won't pay more than what it would cost to replace the loss or damage to the "real property" or "personal property" at the original "premises".

2. If "replacement cost" does not apply, we will pay for loss or damage on the basis of the "actual cash value" of the "real property" or "personal property" at the time of loss. The most we will pay for loss or damage to property valued by the "actual cash value" method is the smallest of the following:
 - a. The coverage limit which applies to that property;
 - b. The "actual cash value" of the lost or damaged property; or
 - c. The amount which you actually spend to repair or replace the lost or damaged property with property of comparable kind or quality. You may substitute property of a different kind or quality, but we won't pay more than what it would cost to replace the lost or damaged property with property of comparable kind and quality.
3. If "replacement cost" valuation is indicated in the Declarations, you may make a claim for loss or damage covered by this insurance on an "actual cash value" basis instead of on a "replacement cost" basis. If you elect to have loss or damage settled on an "actual cash value" basis, you may still make a claim on a "replacement cost" basis at any time within one year after the loss. However, you will only have this privilege if you comply with all the requirements of the "replacement cost" provisions.
4. If "replacement cost" valuation applies for Coverage **B. Personal Property**, "personal property" of others in your custody or control under the terms of a lease or rental agreement will be valued, at the time of loss or damage, based upon the terms of the applicable lease or rental agreement.

C. Valuation – Coverage C. Loss of Income and Coverage D. Extra Expense

1. The amount of the "loss of income" you sustain due to necessary suspension of your "operations" during the "period of restoration" will be based on:
 - a. Your net income before the direct physical loss or damage occurred;
 - b. Your likely net income if no loss or damage occurred;
 - c. The operating expenses, including payroll expenses, necessary to resume your "operations" with the same quality of service that existed just before the direct physical loss or damage; and
 - d. Other relevant sources of information, including:
 - (1) Your financial records and accounting procedures;
 - (2) Bills, invoices and other vouchers; and
 - (3) Deeds, liens or contracts.
2. We will reduce the amount of your "loss of income" to the extent you can resume your "operations" in whole or in part by using damaged or undamaged property (including merchandise or "stock") at the "premises" or elsewhere.
3. The amount of "extra expense" will be determined based on:
 - a. All expenses that exceed the normal operating expenses that would have been incurred by your "operations" during the "period of restoration" if no direct physical loss or damage had occurred. We will deduct from the total of such expenses:
 - (1) The salvage value that remains of any property bought for temporary use during the "period of restoration", once your "operations" are resumed; and
 - (2) Any "extra expense" that is paid for by other insurance, except for insurance that is written subject to the same plan, terms, conditions and provisions as this insurance; and
 - b. All necessary expenses that reduce the "loss of income" that otherwise would have been incurred.
4. We will reduce the amount of your "extra expense" loss to the extent you can return your "operations" to normal and discontinue such "extra expense".
5. If you do not resume your "operations", or do not resume your "operations" as quickly as possible, we will pay based on the length of time it would have taken to resume your "operations" as soon as possible.

6. If this policy expires before we have paid you all the "loss of income" or "extra expense" to which you are entitled for direct physical loss or damage that occurred during the policy period, we will continue to make payments after the expiration date.

D. Valuation – COVERAGE EXTENSIONS

"Replacement cost" applies to all Section II - Coverage Extensions unless stated otherwise in the extension, as long as the requirements in Section IV. B. 1. are met if "real property" or "personal property" is lost or damaged.

E. Deductible

1. We will not pay for loss or damage in any one occurrence until the amount of loss or damage exceeds the applicable deductible. We will then pay the amount of loss or damage in excess of the deductible, up to the applicable Limit of Insurance, after any applicable deduction required by a coinsurance provision.
2. The deductible shown in the Declarations applies to losses under the following coverages except as otherwise specifically indicated:
 - a. "Real property";
 - b. "Personal property";
 - c. "Loss of income";
 - d. "Extra expense"; and
 - e. All coverages provided under Section II - Coverage Extensions.
3. If more than one coverage applies to any one occurrence, we will subtract the deductible amount only once. If more than one deductible applies, we will subtract the largest applicable deductible unless indicated otherwise in this coverage part.
4. **Deductible Waiver.** If a loss covered under this coverage part also involves a loss under Business Auto coverage or Inland Marine coverage issued to you by us, only one deductible, the largest, will be applied. The deductible under the other policies or coverage parts will be waived.

F. Automatic Inflation Adjustment

1. We will automatically increase your Coverage A and Coverage B limits to keep pace with inflation. We will increase the limits by the annual percentage shown in the Declarations.
2. The amount of increase will be:
 - a. The limit that applied on the most recent of the policy inception date, the policy anniversary date, or any change amending the Limit of Insurance, multiplied by
 - b. The percentage of annual increase shown in the Declarations, multiplied by
 - c. The number of days since the beginning of the current policy year or the effective date of the most recent policy change amending the Limit of Insurance, divided by 365.
3. Where there is a blanket limit for Coverages A and B, the most recent values we used to calculate your premium will be used to separate "real property" and "personal property" values, the separate values will be increased as if they were separate limits, and the results will be added to determine the increase in the blanket limit.

G. Other Conditions Affecting Property Losses

This sub-section explains special rules that apply to valuing some of the property covered by this coverage part. It also gives you important information about payment for losses.

1. **Improvements by a Tenant.** If you are a tenant at a "premises" and property improvements for which you paid are lost or damaged by a "covered cause of loss" at the "premises", we will reimburse you for repairing or replacing them. We will pay their "replacement cost" if you repair or replace them within a reasonable time after the loss at the "premises". But we will not cover repairs or replacements which were made for your use at someone else's expense.

- a. If you do not repair or replace the covered improvements within a reasonable time at the "premises", we will pay a portion of their original cost. This will be the ratio between:
 - (1) The length of time remaining on your lease at the time of the loss; and
 - (2) The length of time between the making of the improvements and the expiration of the lease.
 - b. If your lease contains a renewal option, the expiration of the renewal option period will replace the expiration of the lease.
 - c. If you purchased the interest in the use of improvements made by a previous tenant, we will cover them as if you had paid for them.
2. **Property in Sets.** The loss of an article which is part of a set will not be considered a loss of the entire set. Therefore, if there is loss or damage to property which is part of a set, we will pay a fair portion of the total value of the set.
 3. **Parts.** If the loss or damage is to a part of property that consists of several parts, we will pay for only the lost or damaged part.
 4. **Exhibitions and Displays.** The most we will pay for exhibitions and displays is the amount that they cost you.
 5. **Stock.** "Stock" you have sold but not delivered will be valued at no more than the selling price less discounts and expenses you otherwise would have had.
 6. **Glass.** Glass will be valued at the cost of replacement with safety glazing material if required by law.

SECTION V - CONDITIONS

The following apply in addition to the Common Policy Conditions.

1. Abandonment

There can be no abandonment of any property to us.

2. Appraisal

If we cannot agree with you on the amount of the loss, either of us can demand that the following procedure be used to settle the amount.

- a. You or we will request in writing that the dispute be submitted to appraisal within 60 days from the time we receive your proof of loss. Each will then select an appraiser and notify the other of that choice within 20 days of the initial request.
- b. The appraisers will select an impartial umpire. If they cannot agree on an umpire within 15 days, either you or we can ask that an umpire be appointed by a judge of a court having jurisdiction in the county where the property is located.
- c. The appraisers will appraise each item for its value at the time of loss and the amount of loss. If they can't agree, they will submit any differences to the umpire. An agreement in writing by any two of these three will determine the amount of the loss.
- d. You will pay your appraiser and we will pay ours. Each will share equally any other costs of the appraisal and the umpire.
- e. We will not surrender our rights by any act we take relating to an appraisal.

3. Coinsurance

If a coinsurance percentage is shown in the Declarations, the following condition applies.

- a. We will not pay the full amount of any loss if the value of covered "real property" or "personal property" at the time of loss, times the coinsurance percentage shown for it in the Declarations, is greater than the Limit of Insurance for the property.

Instead, we will determine the most we will pay using the following steps:

- (1) Multiply the value of the property at the time of loss by the coinsurance percentage;

- (2) Divide Limit of Insurance of the property by the figure determined in step (1);
- (3) Multiply the total amount of loss, before the application of any deductible, by the figure determined in step (2); and
- (4) Subtract the deductible from the figure determined in step (3).

We will pay the amount determined in step (4) or the Limit of Insurance, whichever is less. For the remainder, you will either have to rely on other insurance or absorb the loss yourself.

- b. Example (Underinsurance): The value of the property is \$250,000. The coinsurance percentage for it is 90%. The Limit of Insurance for it is \$100,000. The deductible is \$500. The amount of loss is \$40,000.

(1) Step (a) $\$250,000 \times 90\% = \$225,000$

(this is the minimum amount of insurance to meet your coinsurance requirements)

(2) Step (b): $\$100,000 \div \$225,000 = .44$

(3) Step (c): $\$40,000 \times .44 = \$17,600$

(4) Step (d): $\$17,600 - \$500 = \$17,100$

(5) We will pay no more than \$17,100. The remaining \$22,900 is not covered.

- c. You agree to keep property insured for a minimum portion of its value. That portion is the coinsurance percentage shown in the Declarations. In computing this amount, we use the "replacement cost" of property for which you have chosen "replacement cost" coverage and the "actual cash value" of all other property.
- d. We compute the minimum amount of insurance you are required to have based on the property's value at the time loss occurs. In determining the property's value for the coinsurance agreement, we do not include the following:
 - (1) The value of property covered under Section II - Coverage Extensions;
 - (2) The value of excavations; and
 - (3) The value of brick, stone or concrete foundations, including foundations of machinery or boilers, which are below the surface of the building's basement floor. If the building has no basement, we don't include the value of brick, stone, or concrete below the surface of the ground and inside the foundation walls when we compute the value of the building. Nor do we include the value of underground flues, pipes or drains.
- e. If your property is insured for the minimum amount required, this coinsurance agreement won't have any effect on what we will pay for a covered loss. We will pay up to the coverage limit applicable to the specific location and property. But if your property is insured for less than the minimum amount required, we will only pay part of your loss and you must pay the rest.
- f. When coinsurance applies, it will apply separately to each coverage limit for "real property" or "personal property" covered under this policy, unless specifically amended. However, coinsurance will not apply to losses which are less than \$10,000.

4. Concealment, Misrepresentation or Fraud

This coverage part is void in any case of fraud by you as it relates to this coverage part at any time. It is also void if you or any other insured, at any time, intentionally conceal or misrepresent a material fact concerning:

- a. This coverage part;
- b. The covered property;
- c. Your interest in the covered property; or
- d. A claim under this coverage part.

5. Control of Property

Any act or neglect of any person other than you, beyond your direction or control, will not affect this insurance.

The breach of any condition of this coverage part at any one or more locations will not affect coverage at any location where, at the time of loss or damage, the breach of condition does not exist.

6. Duties in the Event of Loss or Damage

- a. You must see that the following are done in the event of loss or damage to property insured under this coverage part:
- (1) Notify the police if a law may have been broken.
 - (2) Give us prompt notice of the loss or damage. Include a description of the property involved.
 - (3) As soon as possible, give us a description of how, when and where the loss or damage occurred.
 - (4) Take all reasonable steps to protect the property from further damage by a "covered cause of loss". If feasible, set the damaged property aside and in the best possible order for examination. Also keep a record of your expenses for emergency and temporary repairs, for consideration in the settlement of the claim. This will not increase the Limit of Insurance.
 - (5) At our request, give us complete inventories of the damaged and undamaged property. Include quantities, costs, values, and amount of loss claimed. However, if the total claim for any loss is less than \$10,000, you are not required to provide an inventory of the undamaged property.
 - (6) As often as may be reasonably required, permit us to inspect the property proving the loss or damage and examine your books and records. Also permit us to take samples of damaged and undamaged property for inspection, testing and analysis, and permit us to make copies from your books and records.
 - (7) Send us a signed, sworn proof of loss containing the information we request to investigate the claim. You must do this within 60 days after our request. We will supply you with the necessary forms.
 - (8) Cooperate with us in the investigation or settlement of the claim.
 - (9) If you intend to continue your "operations", you must resume all or part of them as quickly as possible. If you do not resume your "operations", or do not resume your "operations" as quickly as possible, we will pay based on the length of time it would have taken to resume your "operations" as soon as possible.
- b. We may examine any insured under oath, while not in the presence of any other insured and at such times as may be reasonably required, about any matter relating to this insurance or the claim, including an insured's books and records. In the event of an examination, an insured's answers must be signed.

7. Insurance Under Two or More Coverages

If two or more coverages of this coverage part apply to the same loss or damage, we will not pay more than the actual amount of the loss or damage.

8. Legal Action Against Us

No one may bring a legal action against us under this coverage part unless:

- a. There has been full compliance with all of the terms of this coverage part; and
- b. The action is brought within 2 years after the date on which the direct physical loss or damage occurred.

9. Loss Payment

- a. In the event of loss or damage covered by this coverage part, at our option, we will either:
- (1) Pay the value of lost or damaged property;
 - (2) Pay the cost of repairing or replacing the lost or damaged property;
 - (3) Take all or any part of the property at an agreed or appraised value; or
 - (4) Repair, rebuild or replace the property with other property of like kind and quality.
- b. We will give notice of our intentions within 30 days after we receive the sworn proof of loss.
- c. We will not pay you more than your financial interest in the property.

- d. We may adjust losses with the owners of lost or damaged property if other than you. If we pay the owners, such payments will satisfy your claims against us for the owners' property. We will not pay the owners more than their financial interest in the property.
- e. We may elect to defend you against suits arising from claims of owners of property. We will do this at our expense.
- f. We will pay for covered loss or damage within 30 days after we receive the sworn proof of loss if:
 - (1) You have complied with all of the terms of this coverage part; and
 - (2) We have reached agreement with you on the amount of loss, or an appraisal award has been made.

10. Mortgage Holders

- a. The term mortgage holder includes trustee.
- b. We will pay for covered loss of or damage to buildings or structures to each mortgage holder shown in the Declarations in their order of precedence, as interests may appear.
- c. The mortgage holder has the right to receive loss payment even if the mortgage holder has started foreclosure or similar action on the building or structure.
- d. If we deny your claim because of your acts or because you have failed to comply with the terms of this coverage part, the mortgage holder will still have the right to receive loss payment if the mortgage holder:
 - (1) Pays any premium due under this coverage part at our request if you have failed to do so;
 - (2) Submits a signed, sworn statement of loss within 60 days after receiving notice from us of your failure to do so; and
 - (3) Has notified us of any change in ownership, occupancy or substantial change in risk known to the mortgage holder.

All of the terms of this coverage part will then apply directly to the mortgage holder.

- e. If we pay the mortgage holder for any loss or damage and deny payment to you because of your acts or because you have failed to comply with the terms of this coverage part:
 - (1) The mortgage holder's rights under the mortgage will be transferred to us to the extent of the amount we pay; and
 - (2) The mortgage holder's right to recover the full amount of the mortgage holder's claim will not be impaired.

At our option we may pay to the mortgage holder the whole principal on the mortgage plus any accrued interest. In this event, your mortgage and note will be transferred to us and you will pay your remaining mortgage debt to us.

- f. If we cancel this coverage part, we will give written notice to the mortgage holder at least:
 - (1) 10 days before the effective date of cancellation if we cancel for your nonpayment of premium; or
 - (2) 30 days before the effective date of cancellation if we cancel for any other reason.
- g. If we elect not to renew this coverage part, we will give written notice to the mortgage holder at least 10 days before the expiration date of this policy.

11. No Benefit to Bailee

No person or organization, other than you, having custody of covered property will benefit from this insurance.

12. Other Insurance

- a. You may have other insurance subject to the same plan, terms, conditions and provisions as the insurance under this coverage part. If you do, we will pay our share of the covered loss or damage. Our share is the proportion that the applicable Limit of Insurance under this coverage part bears to the Limits of Insurance of all insurance covering on the same basis.
- b. If there is other insurance covering the same loss or damage, other than that described in a. above, we will pay only for the amount of covered loss or damage in excess of the amount due from that other

insurance, whether you can collect it or not. But we will not pay more than the applicable Limit of Insurance.

13. Policy Period, Policy Territory

We will cover loss or damage commencing:

- a. During the policy period shown in the Declarations; and
- b. Within the "policy territory".

14. Recovered Property

If either you or we recover any property after loss settlement, that party must give the other prompt notice. At your option, the property will be returned to you. You must then return to us the amount we paid to you for the property. We will pay recovery expenses and the expenses to repair the recovered property, subject to the Limit of Insurance.

15. Transfer of Rights of Recovery Against Others To Us

If any person or organization to or for whom we make payment under this coverage part has rights to recover damages from another, those rights are transferred to us to the extent of our payment. That person or organization must do everything necessary to secure our rights and must do nothing after loss to impair them. But you may waive your rights against another party in writing:

- a. Prior to a loss to your covered property or covered income; or
- b. After a loss to your covered property or covered income only if, at time of loss, that party is one of the following:
 - (1) Someone insured by this insurance;
 - (2) An organization owned by or controlled by you;
 - (3) An organization that owns you or controls you; or
 - (4) Your tenant.

This will not restrict your insurance.

SECTION VI. DEFINITIONS

1. "Accounts receivable costs" mean:

- a. Accounts receivable due to you but which you can't collect;
- b. Extra collection costs you incur to collect accounts receivable due to you;
- c. Interest charges on loans you have been required to obtain to compensate for accounts receivable you can't collect when due; and
- d. Reasonable costs of replacing your accounts receivable records.

"Accounts receivable costs" also include losses or costs you incur if you have to remove accounts receivable records from a "premises" to a place of safety in order to protect them from the threat of a "covered cause of loss". Accounts receivable are amounts owed to you by those with whom you deal.

- 2. "Actual cash value" is calculated as the amount it would cost to repair or replace the damaged or destroyed property at the time of loss or damage with material of like kind and quality, subject to a deduction for deterioration, depreciation and obsolescence. "Actual cash value" applies to the valuation of property regardless of whether that property has sustained partial or total loss or damage. The "actual cash value" of such property may be significantly less than its "replacement cost".**
- 3. "Computer equipment" means your programmable electronic equipment that is used to store, retrieve and process "electronic data". It includes their component parts and air conditioning, fire suppression equipment and electrical equipment used exclusively in your computer operations as well as associated peripheral equipment that provides communication including input and output functions such as printing or auxiliary functions such as "electronic data" transmission.**

4. "Computer virus" means a computer program or computer code which is entered into your computer system without your knowledge, and which causes a disruption of normal program or computer system operation, but it does not mean an error in design or a programming error. "Computer virus" also means the malicious observation, scanning or copying of data records, programs and applications and proprietary programs or media located on your computer system.
5. "Covered cause of loss" is defined in Section III - Covered Causes Of Loss.
6. "Earthquake" means all earthquake shocks that commence after the inception of this insurance. All earthquake shocks that occur within any 168 hour period will constitute a single occurrence.
7. "Electronic data" means information, facts or computer programs stored as or on, created or used on, or transmitted to or from computer software (including systems and applications software), on hard or floppy disks, CD-ROMs, tapes, drives, cells, data processing devices or any other repositories of computer software which are used with electronically controlled equipment. The term computer programs, referred to in the foregoing description of "electronic data", means a set of related electronic instructions which direct the operations and functions of a computer or device connected to it, which enable the computer or device to receive, process, store, retrieve or send data.
8. "Emergency services equipment" means portable law enforcement, firefighting, ambulance, rescue, and communications equipment commonly used in law enforcement, firefighting, or rescue operations away from your "premises". This term includes equipment specific to law enforcement, firefighting, or rescue related activities, such as firearms, radar speed timing units, training videos, manuals and mannequins, including trailers whose primary purpose is to transport covered "emergency services equipment".
 "Emergency services equipment" does not include:
 - a. Aircraft, its parts or accessories;
 - b. Animals;
 - c. "Computer equipment" or software or other "electronic data" processing equipment except when such equipment is intended for use off your "premises" in actual emergency operations or in training for emergency operations;
 - d. "Fine arts";
 - e. Jewelry (except watches);
 - f. "Money" and "securities";
 - g. "Personal effects" belonging to you or your officers, managers, elected or appointed officials, "employees", or "volunteer workers", other than individually owned portable law enforcement, firefighting, ambulance, or rescue related equipment;
 - h. "Personal property" including contents and building fixtures;
 - i. Televisions, video cassette recorders, and other audio-visual equipment except when such equipment is intended for use off your "premises" in actual emergency operations or in training for emergency operations;
 - j. "Tools and equipment" that are not commonly used in activities specified above;
 - k. "Valuable papers and records";
 - l. "Vehicles";
 - m. "Watercraft" or "personal watercraft"; or
 - n. Property or equipment covered under another coverage form of this or any other policy in which it is more specifically described.
9. "Employees" are people who work for you in the conduct of your ordinary activities, in return for a salary, wages or commissions. In order to be considered an "employee", a person must be subject to your exclusive direction in the performance of his or her activities. Contractors and agents are not considered to be "employees".
10. "Extra expense" means expense you incur during the "period of restoration" over and above your ordinary

expenses, which are necessary to avoid or minimize the suspension of your "operations" and return to your normal "operations" after direct physical loss or damage to "real property" or "personal property" at a "premises". "Extra expenses" include expenses you incur to continue your normal "operations" at a temporary location or with substitute equipment. The most we will pay is described in the policy Declarations and under Section IV - What We Will Pay.

11. "Fine arts" means property that is rare or that has historic or artistic value, including antiques, rare articles, etchings, pictures, awards, trophies, historic memorabilia, statuary, marbles, bronzes, porcelains and similar property.
12. "Fungus" means any type or form of fungus, including mold or mildew, and any mycotoxins, spores, scents or by-products produced or released by fungi.
13. "Government activity" means:
 - a. The seizure or destruction of property by any government body, including any customs or quarantine action; or
 - b. Confiscation or destruction of property by order of any government or public authority, except an order to destroy property to prevent the spread of fire or explosion.
14. "Item" means a building or structure at a "premises".
15. "Loss of income" including rental value means the net income (net profit or loss before income taxes) that would have been earned in your "operations" during the "period of restoration". "Loss of income" includes continuing normal operating expenses incurred, including payroll. The most we will pay is described in the policy Declarations and under Section IV - What We Will Pay.
16. "Money" means currency, coins, bank notes, bullion, travelers' checks, registered checks and money orders held for sale.
17. "Nuclear activity" means loss from nuclear reaction, nuclear radiation or radioactive contamination, whether deliberate or accidental, controlled or uncontrolled, and whether or not the loss is direct or indirect, proximate or remote, or is contributed to or aggravated by a "covered cause of loss". But it does not include explosion, fire or smoke.
18. "Operations" means:
 - a. Your business activities; or
 - b. Your activities as a local government unit including law enforcement, firefighting, ambulance or rescue services; and
 - c. The tenantability of a "premises", if coverage for "loss of income" applies to rental value.
19. "Outdoor property" means fixed or permanent structures including but not limited to:
 - a. Docks, wharves, piers, pilings or bulkheads;
 - b. Dumpsters, concrete trash containers, or permanent recycling bins;
 - c. Electric utility power transmission and distribution lines, poles and related equipment owned by the insured;
 - d. Exterior signs not located at a "premises";
 - e. Fences or retaining walls;
 - f. Historical markers or flagpoles;
 - g. Hydrants, not associated with a "sprinkler system";
 - h. Lighting towers;
 - i. Playground equipment, park shelters, pedestrian-only bridges, picnic tables, water fountains or coolers, benches, dugouts, bleachers, or scoreboards;
 - j. Sirens, antennas, satellite dishes, towers, or similar structures and their associated equipment or structures, lighting towers, and lighting standards;

- k. Storage sheds, garages, pavilions or other similar buildings or structures not located at a "premises"; or
- l. Traffic lights, street lights, traffic signs, parking meters, or bus shelters.

"Outdoor Property" does not include:

- a. Bridges, other than pedestrian-only bridges, roadways, walks, curbs, or other paved surfaces;
- b. Canals, ditches, flumes, or aqueducts;
- c. Dams, locks, levees, or reservoirs; or
- d. Land, excavations, grading, or filling;
- e. "Personal property";
- f. "Real property" at a "premises";
- g. Sewer or waste pipes, lift stations or treatment facilities;
- h. Storm drains, storm pipes, or storm basins;
- i. Swimming pools or related equipment;
- j. "Tools and equipment";
- k. Trees, shrubs, plants, lawns, or crops;
- l. Water;
- m. Water storage tanks of any type, underground pipes, pumps or pump houses, or fountains; or
- n. "Watercraft" or "personal watercraft".

20. "Penstock" means a conduit constructed of man-made materials built for the purpose of conveying water to a hydroturbine. "Penstock" does not include tunnels, canals, aqueducts or similar excavations, or the cost of these excavations, which are excavated from or consist of natural materials.

21. "Period of restoration" means the period of time that:

- a. Begins with the date of direct physical loss or damage caused by or resulting from any "covered cause of loss" at a "premises"; and
- b. Ends at the earliest of:
 - (1) The date when the property is actually repaired or replaced using reasonable speed and similar quality, design, functionality and materials;
 - (2) The date when the property could have been repaired and your "operations" could have been resumed, if the damaged property had been repaired using similar quality, design, functionality and materials; or
 - (3) Twelve consecutive months after the direct physical loss or damage.

"Period of restoration" includes any increased period required to repair or reconstruct the property to comply with the minimum standards due to the enforcement of any ordinance or law in force at the time of loss that regulates the construction, use or repair or requires the tearing down of any property.

However, coverage is not extended to include loss caused by or resulting from the enforcement of or compliance with any ordinance or law which requires:

- (1) The demolition, repair, replacement, reconstruction, remodeling or remediation of property due to contamination by pollutants or asbestos, or due to the presence, growth, proliferation, spread or any activity of "fungus", wet or dry rot or bacteria; or
- (2) Any insured or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to or assess the effects of pollutants, "fungus", wet or dry rot, bacteria or asbestos.

The expiration of this policy will not cut short the "period of restoration".

22. "Personal effects" means property that belongs to an individual and is devoted primarily to that individual's personal use; for example, clothing, eyeglasses, or individually owned portable law enforcement, firefighting, ambulance, or rescue related equipment. "Personal effects" does not include:

- a. Aircraft or its parts, accessories and equipment;
 - b. Animals;
 - c. "Fine arts" or jewelry (except watches);
 - d. "Money" and "securities";
 - e. "Vehicles"; or
 - f. "Watercraft" or "personal watercraft".
23. "Personal property" means all property used in your "operations", other than "real property", including but not limited to, furnishings and office equipment, building contents, "computer equipment", communication systems, materials, supplies (including your inventory of "vehicle" parts and supplies) while held on your "premises" awaiting installation, base stations and dispatching systems, provided the property is on your "premises" and also provided you own the property or the property is in your custody or control, and you are responsible for it, even though it belongs to someone else.
- "Personal property" also includes the value of your right to use improvements made as a tenant, if you have paid for alterations or additions to any building or structure you don't own. However, the improvements must be at a "premises".
- "Personal property" does not include:
- a. "Accounts receivable costs";
 - b. Aircraft or its parts, accessories and equipment;
 - c. Animals;
 - d. "Electronic data" and software;
 - e. "Emergency services equipment";
 - f. "Fine arts" or jewelry;
 - g. Markers, tombstones and headstones not owned by you;
 - h. "Money" and "securities";
 - i. "Personal effects" belonging to you or your officers, managers, elected or appointed officials, "employees", or "volunteer workers";
 - j. "Real property";
 - k. "Tools and equipment";
 - l. "Valuable papers and records";
 - m. "Vehicles";
 - n. "Watercraft" or "personal watercraft"; or
 - o. Property or equipment covered under another coverage form of this or any other policy in which it is more specifically described.
24. "Personal watercraft" means a vessel which uses an inboard motor powering a water jet pump as its primary source of motive power, and which is designed to be operated by a person sitting, standing, or kneeling on the vessel, rather than the conventional manner of sitting or standing inside the vessel.
25. "Policy territory" means the United States, its territories and possessions, Puerto Rico and Canada.
26. "Pollution conditions" means the discharge, dispersal, release, seepage, migration, or escape of smoke, vapors, soot, fumes, acids, alkalis, toxic chemicals, liquids or gases, hazardous materials, waste materials (including medical, infectious and pathological wastes) or electromagnetic fields into or upon land or any structures thereon, the atmosphere, or any watercourse or body of water including groundwater.
27. "Premises" means a location described in the Declarations that is owned or legally occupied by you and used to conduct your "operations".
28. "Real property" means "items" at a "premises" including:

- a. Aboveground piping;
- b. Aboveground and belowground "penstock";
- c. Additions under construction;
- d. Air cascade units that are not designed to be used off "premises";
- e. All appurtenant buildings or structures other than playground equipment, park shelters, pedestrian-only bridges, picnic tables, water fountains or coolers, benches, dugouts, bleachers, or scoreboards;
- f. Alterations and repairs to the buildings or structures;
- g. Completed additions;
- h. Exterior signs, meaning neon, automatic, mechanical, electric or other signs either attached to the outside of a building or structure, or standing free in the open;
- i. Foundations;
- j. Materials, equipment, supplies and temporary structures you own or for which you are responsible, on the "premises" or in the open (including property inside "vehicles") within 1,000 feet of the "premises", used for making additions, alterations or repairs to buildings or structures at the "premises";
- k. Outdoor fixtures;
- l. Paved surfaces such as sidewalks, bike paths, walkways, patios or parking lots;
- m. Permanently installed fixtures, machinery, and equipment;
- n. "Personal property" used for the maintenance and service of buildings or structures, including tools, lawn care equipment, and free standing appliances for refrigerating, ventilating, cooking, dishwashing and laundering;
- o. Submersible pumps, pump motors and engines; or
- p. Underground piping located on or within 100 feet of a "premises" described in the Declarations.

"Real property" does not include:

- a. Canals, ditches, flumes or aqueducts;
 - b. Dams, locks, levees, or reservoirs;
 - c. Docks, wharves, piers, pilings or bulkheads;
 - d. Electric utility power transmission and distribution lines, poles and related equipment;
 - e. Excavations, grading, or filling;
 - f. Foundations of machinery or boilers if the foundations are below the lowest basement floor or the surface of the ground, if there is no basement;
 - g. Land, including land on which the property is located;
 - h. Pump motors and engines exceeding 1,000 horsepower capacity;
 - i. Roadways or bridges;
 - j. "Tools and equipment";
 - k. Trees, shrubs, plants and lawns except as described in Section II - Coverage Extensions;
 - l. Underground flues, drains or well structures;
 - m. Underground piping located more than 100 feet from the "premises" described in the Declarations; or
 - n. Water.
29. "Remediation expenses" are expenses incurred for or in connection with the investigation, monitoring, removal, disposal, treatment, or neutralization of "pollution conditions" to the extent required by:
- a. Federal, state or local laws, regulations or statutes, or any subsequent amendments thereof, enacted to address "pollution conditions"; or
 - b. A legally executed state voluntary program governing the clean up of "pollution conditions".

30. "Replacement cost" is calculated as the amount it would cost, following direct physical loss or damage, to replace property with property of the same kind and quality, determined at the time of loss, without deduction for deterioration, depreciation or obsolescence. But:
- a. "Replacement cost" does not include costs arising out of the enforcement of any ordinance or law regulating the construction, use or repair of any property, or requiring the tearing down of any property, or the cost of removing its debris; and
 - b. "Replacement cost" does not apply to "stock".
31. "Securities" means negotiable and non-negotiable instruments or contracts that represent property or obligations to pay "money". Stamps, including revenue stamps, are "securities"; so are tokens and tickets. However, stamps are covered only for their face value. "Money" is not considered to be "securities".
32. "Sinkhole collapse" means sudden sinking or collapse of land into underground empty space created by the action of water on limestone or similar rock formations. "Sinkhole collapse" does not include the cost of filling sinkholes.
33. "Specified cause of loss" means fire, lightning, windstorm or hail, explosion, riot or civil commotion, "vehicles" or aircraft, smoke, sonic boom, vandalism and malicious mischief, "sprinkler leakage", "sinkhole collapse", "volcanic action", falling objects, weight of ice, snow or sleet, or water damage. Water damage means only accidental discharge or leakage of water or steam as the direct result of the breaking or cracking of any part of a system or appliance containing water or steam. "Specified cause of loss" does not include "remediation expenses" resulting from the spilling or dripping of gasoline, diesel fuel or other pollutants while being delivered by "vehicles" into storage tanks or other repositories, and/or when "vehicles" are being fueled.
34. "Sprinkler leakage" means leakage or discharge of any substance from an automatic "sprinkler system". It includes the collapse or fall of a tank that is part of a plumbing or an automatic "sprinkler system". It also includes damage caused by breakage or freezing to parts of an automatic "sprinkler system" installed in a building, if "sprinkler leakage" results from such damage.
35. "Sprinkler system" means an automatic fire protection system. Sprinkler heads, discharge nozzles and ducts, pipes, valves, fittings, tanks, tank parts and supports, pumps, and private fire protection systems which are connected to the "sprinkler system" are considered to be part of the system. So are non-automatic fire protection systems, hydrants, standpipes, and hose outlets supplied from the automatic fire protection "sprinkler system".
36. "Stock" means merchandise held in storage or for sale, raw materials, and in-process or finished goods, including supplies used in their packing or shipping.
37. "Tools and equipment" means all tools and equipment, together with attached devices, accessories and trailers, that are used in your "operations". "Tools and equipment" includes, but is not limited to, hand tools, mechanics tools, power tools, meter readers, generators, air compressors, welders, trash pumps, trenchers, saws, jack hammers, maintenance or diagnostic equipment including specialized audio-visual equipment and its associated laptop, as well as recreational equipment, such as outdoor portable seating, temporary stands, food service trailers not licensed for road use, or portable restrooms.
- "Tools and equipment" also includes mobile equipment such as, but not limited to, bulldozers, mobile equipment that travels on crawler treads, tractors, loaders, backhoes, excavators, graders, or road surfacing equipment, and equipment whether self-propelled or not, maintained primarily to provide mobility to permanently mounted cranes, shovels, loaders, diggers, and drills.
- "Tools and equipment" also includes snow plows, salt spreaders, and other similar equipment when not attached to a "vehicle".
- "Tools and equipment" does not include:
- a. Aircraft, its parts and accessories;
 - b. Animals;
 - c. "Emergency services equipment";
 - d. "Fine arts";

- e. Jewelry;
 - f. "Money" and "securities";
 - g. "Outdoor property";
 - h. "Personal effects" belonging to you or your officers, managers, elected or appointed officials, "employees", or "volunteer workers";
 - i. "Personal property", other than laptops as described above;
 - j. "Real property";
 - k. Televisions, video cassette recorders, and other audio-visual equipment other than the specialized audio visual equipment described above;
 - l. "Valuable papers and records";
 - m. "Vehicles";
 - n. "Watercraft" or "personal watercraft"; or
 - o. Property or equipment covered under another coverage form of this or any other policy in which it is more specifically described.
38. "Vacant", when referring to a building, means that the building doesn't contain the "personal property" used in the "operations" ordinarily conducted there.
39. "Valuable papers and records" are documents that are written, printed, or otherwise inscribed. These include:
- a. Books, manuscripts, abstracts, maps and drawings;
 - b. Film and other photographically produced records, such as slides and microfilm; and
 - c. Legal and financial agreements such as deeds and mortgages.
- But "valuable papers and records" do not include "electronic data", software, "money" or "securities".
40. "Vehicle" means vehicles or their parts, accessories, and equipment if the vehicles are required by law to be licensed for highway use.
41. "Volcanic action" means direct loss or damage resulting from the eruption of a volcano when the loss or damage is caused by:
- a. Airborne volcanic blast or airborne shock waves;
 - b. Ash, dust or particulate matter; or
 - c. Lava flow.
- All volcanic eruptions that occur within any 168-hour period will constitute a single occurrence.
- But "volcanic action" does not include the cost to remove ash, dust or particulate matter that does not cause direct physical loss or damage to covered property.
42. "Volunteer worker" means a person who is not your "employee", and who donates his or her work and acts at the direction of and within the scope of duties determined by you, and is not paid a fee, salary or other compensation by you or anyone else for their work performed for you.
43. "War" means any of the following:
- a. War, including undeclared or civil war;
 - b. Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
 - c. Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.
44. "Watercraft" means any watercraft, including its motor, parts, accessories and equipment, except for rowboats and canoes that are out of the water and on your "premises".

EARTHQUAKE – VOLCANIC ERUPTION COVERAGE

This endorsement modifies insurance provided under the following:

PROPERTY COVERAGE PART

Earthquake Coverage Basis (applies to "Real Property" and "Personal Property", "Loss of Income" and "Extra Expense")

SCHEDULE

"Earthquake" – Volcanic Eruption Limit of Insurance – Each Occurrence:

"Earthquake" – Volcanic Eruption Limit of Insurance – Annual Aggregate:

"Earthquake" – Volcanic Eruption Deductible – Each Occurrence:

"Earthquake" – Sprinkler Leakage Only

"Premises" Number

Address

[If no entry appears above, the information required to complete this endorsement will be shown in the Declarations as applicable to this endorsement.]

This endorsement only applies to covered "real property", "personal property", any applicable coverage extensions, "loss of income" sustained, and "extra expense" incurred at the "premises" described in the above Schedule. This endorsement does not apply to any property coverage or coverage extension providing coverage away from the "premises" described in the above Schedule.

A. Additional Covered Causes of Loss

1. The following are added to the "covered causes of loss":
 - a. "Earthquake".
 - b. Volcanic eruption, meaning the eruption, explosion or effusion of a volcano.
2. If the above Schedule indicates that this endorsement covers "Earthquake" - Sprinkler Leakage Only, then the "covered causes of loss" in Paragraph A.1. of this endorsement do not apply, and the following apply instead:
 - a. Sprinkler leakage resulting from "earthquake".
 - b. Sprinkler leakage resulting from volcanic eruption. Volcanic eruption means the eruption, explosion or effusion of a volcano.

All "earthquake" shocks or volcanic eruptions that occur within any 168-hour period will constitute a single "earthquake" or volcanic eruption occurrence. The expiration of this policy will not reduce the 168-hour period.

B. Exclusions, Limitations and Related Provisions

The exclusions and limitation(s) sections of the Property Form apply to coverage provided under this endorsement, except as provided below.

1. To the extent that the "earthquake" or earth movement exclusion might conflict with coverage provided under this endorsement, the "earthquake" or earth movement exclusion does not apply.
2. The following exclusions and limitations are added and apply to coverage under this endorsement:
 - a. We will not pay for loss or damage caused directly or indirectly by tidal wave or tsunami, even if attributable to an "earthquake" or volcanic eruption.
 - b. We will not pay for loss or damage caused by or resulting from any "earthquake" or volcanic eruption that begins before the inception of this insurance.
 - c. With respect to the insurance provided by this endorsement the following property would not be considered "real property" or "personal property": land or the cost of excavations, grading, backfilling or filling. Therefore, coverage under this endorsement does not include the cost of restoring or the remediation of land.

C. Coverage Extensions

Amounts payable under a coverage extension, as set forth in the applicable coverage form, do not increase the Limit of Insurance for "earthquake" – volcanic eruption.

D. No Coinsurance

The coinsurance condition in this policy, if any, does not apply to the coverage provided under this endorsement.

E. Limit of Insurance

1. The most we will pay for each occurrence of "earthquake" or volcanic eruption for loss or damage that is caused by "earthquake" or volcanic eruption is the applicable "Earthquake" - Volcanic Eruption - Each Occurrence Limit of Insurance shown in the above Schedule. However, in no event will we pay more than the applicable Limit of Insurance shown in the Declarations or shown in the coverage extensions.
2. The Aggregate Limit of Insurance for "Earthquake" - Volcanic Eruption is an annual aggregate limit and as such is the most we will pay for the total of all loss or damage that is caused by "earthquake" or volcanic eruption in a 12-month period (starting with the beginning of the present annual period), even if there is more than one "earthquake" or volcanic eruption occurrence during that period of time. Thus, if the first "earthquake" or volcanic eruption occurrence does not exhaust the Limit of Insurance, then the balance of that limit is available for a subsequent "earthquake" or volcanic eruption occurrence.
3. If a single occurrence of "earthquake" or volcanic eruption begins during one annual policy period and ends during the following annual policy period, any Limit of Insurance or annual aggregate applicable to the following annual policy period will not apply to such "earthquake" or volcanic eruption.
4. In the event of covered ensuing loss, such as, loss caused by fire which results from the "earthquake" or volcanic eruption, we will also pay for the loss or damage caused by that other "covered causes of loss". But the most we will pay, for the total of all loss or damage caused by the "earthquake", volcanic eruption and other "covered causes of loss", is the Limit of Insurance applicable to such other "covered causes of loss". We will not pay the sum of the two limits.

F. Property Damage Deductible

1. If the above Schedule indicates that this endorsement covers "Earthquake"- Sprinkler Leakage Only, then the deductible set forth in Section F.2. of this endorsement does not apply to such coverage. The applicable deductible for such coverage is the same deductible that applies to fire.
2. Paragraphs 1, 2, and 3 of E. Deductible in Section IV - What We Will Pay, of this Coverage Part are replaced by the following with respect to "Earthquake" and Volcanic Eruption:

- a. We will not pay for loss or damage until the amount of loss or damage exceeds the deductible shown in the above Schedule. We will then pay the amount of loss or damage in excess of that deductible, up to the applicable Limit of Insurance.
- b. If "earthquake" or volcanic eruption results in another "covered cause of loss" and if both "covered causes of loss" cause loss or damage, then only the higher deductible applies (e.g., the "earthquake" or volcanic eruption deductible or the property policy deductible).

G. Loss of Income and Extra Expense Period of Restoration

The "period of restoration" definition in **Section VI - Definitions** applies to any one "earthquake" or volcanic eruption. A single "earthquake" or volcanic eruption is defined in Section **A.** of this endorsement.

AMENDMENT OF COVERAGE UNDERGROUND PIPING AND FLUES AND DRAINS COVERAGE

This endorsement modifies insurance provided under the following:

PROPERTY COVERAGE PART

Section VI - Definitions, Definition 28. "Real Property" is amended as follows:

1. Item **p.** is replaced by the following:
 - p.** Underground piping, flues and drains located on or within 1,000 feet of a "premises" described in the Declarations.
2. Items **l.** and **m.** of "Real property" does not include are replaced by the following:
 - l.** Well structures;
 - m.** Underground piping, flues and drains located more than 1,000 feet from the "premises" described in the Declarations; or
3. The most we will pay for loss or damage in any one occurrence under **Coverage A** "Real Property" for underground flues and drains is \$1,000,000.

ORDINANCE COVERAGE AMENDMENT

This endorsement modifies insurance provided under the following:

PROPERTY COVERAGE PART

Schedule

Water Treatment/Wastewater Equipment and Infrastructure Limit (Paragraphs b. and c.)	\$500,000
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Extension 10. Ordinance Coverage under **Section II - Coverage Extensions** is replaced by the following:

10. Ordinance Coverage

When direct physical loss or damage caused by or resulting from a "covered cause of loss" occurs and "replacement cost" is indicated in the Declarations as applicable to **Coverage A**, we will pay:

- a. For loss to any undamaged portion of your "real property" that sustained the direct damage caused by, and as a consequence of the enforcement of any law or ordinance that:
 - (1) Requires the demolition of parts of your "real property" not damaged by a "covered cause of loss";
 - (2) Regulates the construction or repair of buildings or establishes zoning or land use requirements at a "premises"; and
 - (3) Is in force at the time of loss;
- b. The cost to demolish and clear the site of the undamaged part of the property that sustained the direct damage caused by, and as a consequence of the enforcement of a building, zoning or land use ordinance or law; and
- c. The increased cost to repair, rebuild or construct the "real property" that sustained the direct damage caused by, and as a consequence of the enforcement of a building, zoning or land use ordinance or law, in addition to the "replacement cost" of the "real property" suffering the loss or damage.

The total paid for any "item", as described on the statement of values on file with the company, under paragraph a. above shall be included within the **Coverage A** Limit of Insurance applicable to that "item" and shall not increase that limit. The most we will pay under paragraphs b. and c. above shall not exceed 100% of the amount paid under this coverage part for the initial direct physical loss or damage to that "item" or \$1,000,000, whichever is greater. However, with respect to water treatment or wastewater processing equipment or infrastructure the most we will pay under paragraphs b. and c. above shall be the lesser of the limit shown in the above Schedule or 100% of the amount paid under this coverage part for the initial direct physical loss or damage to that "item".

Coverage under this extension applies only in response to the minimum requirements of the ordinance or law pertaining to that "item". Losses or costs incurred in complying with recommended actions or standards that exceed actual requirements are not covered under this endorsement.

Under this extension, we will not pay any costs:

- (1) Unless you actually repair, rebuild or reconstruct the damaged "real property";
- (2) Due to an ordinance or law that was in effect before the loss or damage occurred, and with which you failed to comply even though you were required to do so;

- (3) Associated with "remediation expenses"; or
- (4) Due to "fungus", wet rot, or dry rot.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CRISIS INCIDENT RESPONSE COVERAGE MUNICIPALITIES AND SPECIAL DISTRICTS

This endorsement modifies insurance provided under the following:

PROPERTY COVERAGE PART

SCHEDULE

Crisis Incident Limit of Insurance: \$25,000 Any One Crisis Incident

The following coverage is added with respect to your "operations" other than your "operations" as an educational institution.

A. Crisis Response Management Expense

We will pay "crisis response management expense" incurred by you as a result of a covered "crisis incident".

B. Post-Crisis Counseling Services

We will pay expenses incurred by you for "post-crisis counseling services" provided to your "employee(s)" or "volunteer worker(s)" following a covered "crisis incident".

C. Loss Payment

The most we will pay in any one "crisis incident" is the lesser of:

1. The actual cost you incur for all "crisis response management expense" and "post-crisis counseling services"; or
2. The Crisis Incident Limit of Insurance shown in the Schedule above.

The "crisis response management expense" and the cost for "post-crisis counseling services" must be incurred and submitted within 12 months of the first published news media report. The expiration of this policy will not reduce the 12 month period.

D. Deductible

No deductible applies to this coverage.

E. Definitions

1. "Crisis incident" means any of the following acts that result in significant "news media coverage" of the named insured:
 - a. An actual, attempted, or threatened violent act occurring at a "premises" committed with malicious intent to cause "serious bodily injury" or death to a person or person(s); the abduction or kidnapping of a person from a "premises"; or a sexual assault at a "premises".
 - b. A criminal act which is alleged to have been committed by an "employee" or "volunteer worker" of your organization, including but not limited to arson, theft, or sexual assault.

- c. The performance of your "operations" in response to an "emergency situation".
All related acts committed by one or more individual(s) shall be considered one "crisis incident."
- 2. "Crisis response management expense" means the reasonable and necessary expense charged by an independent public relations or other crisis communications firm to restore your public image that has been damaged by a covered "crisis incident".
- 3. "Emergency situation" means an unexpected situation demanding an immediate official action.
- 4. "News media coverage" means an oral or written publication, in any manner, by a news organization.
- 5. "Post-crisis counseling services" means the reasonable and necessary expense you incur for independent professional counseling or pastoral services provided to your "employee(s)" or "volunteer worker(s)" as a result of emotional strain due to a covered "crisis incident" involving one of the following:
 - a. The death or "serious bodily injury" of another "employee", "volunteer worker", or family member of the "employee" or "volunteer worker";
 - b. Three or more deaths; or
 - c. The death or "serious bodily injury" of a child."Post-crisis counseling services" will not be provided to any "employee" or "volunteer worker" who was responsible for, or participated in acts described in **1.a.** or **1.b.** above.
- 6. "Serious bodily injury" means any injury to a person that creates substantial risk of death, serious permanent disfigurement, or protracted loss or impairment of the function of any bodily member or organ.

F. Other Provisions

The coverage provided by this endorsement is separate from any other property coverage provided by the coverage part to which it is attached. However, **Section V - Conditions** and **Section VI - Definitions** of the Property Coverage Form will apply.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

KENTUCKY CHANGES – MINE SUBSIDENCE

This endorsement modifies insurance provided under the following:

PROPERTY COVERAGE PART

In return for an additional premium, this endorsement adds Mine Subsidence to **SECTION III. COVERED CAUSES OF LOSS.**

A. Mine Subsidence Coverage

We will pay for direct physical loss of or damage to Structures at the "premises" described in the Mine Subsidence Schedule or in the Declarations caused by or resulting from Mine Subsidence.

1. Covered Property

Covered Property, as used in this endorsement, means the following type of property for which a Limit of Insurance is shown in the Mine Subsidence Schedule or in the Declarations:

Structure, meaning buildings or fixtures permanently fixed to "real property", including:

- a. The cost of excavation, grading, backfilling or filling;
- b. Foundations of building, machinery or boilers if their foundations are below:
 - (1) The lowest basement floor; or
 - (2) The surface of the ground, if there is no basement;
- c. Pilings and piers;
- d. Underground pipes, flues and drains.

2. Property Not Covered

Covered Property does not include:

- a. Land; or
- b. "personal property".

3. Covered Cause of Loss

Mine Subsidence means the collapse of underground coal mines resulting in direct damage to a Structure. It does not include loss caused by:

- a. Earthquake or earth movement, landslide, water seepage or volcanic eruption; or
- b. Collapse of storm or sewer drains.

4. Additional Coverage

DEBRIS REMOVAL

We will pay your expense to remove debris of Covered Property caused by or resulting from Mine Subsidence.

B. Exclusions

For the purpose of the coverage provided by this endorsement, the following is added to the Earth Movement Exclusion:

This exclusion does not apply to direct loss caused by Mine Subsidence as covered under this Coverage Part.

C. Limits of Insurance

The most we will pay for loss of or damage to any one Structure caused by Mine Subsidence in any one occurrence, including debris removal, is the Limit of Insurance for Mine Subsidence shown in the Mine Subsidence Schedule or in the Declarations. However, this limit will be reduced by the amount of loss payment which is due from the Mine Subsidence Insurance Fund but which we cannot collect from the Mine Subsidence Fund.

D. Deductible

Paragraph **E. Deductible** of **SECTION IV. WHAT WE WILL PAY** is replaced by the following:

1. We will not pay for loss or damage in any one occurrence until the amount of loss or damage exceeds 2% of the Limit of Insurance. But this amount will not be:
 - a. Less than \$250; or
 - b. More than \$500.

We will then pay the amount of loss or damage in excess of the amount determined above up to the applicable Limit of Insurance.

2. This section applies separately to each Structure to which this endorsement applies.

E. Coinsurance

The Coinsurance Condition does not apply to this endorsement..

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

KENTUCKY MINE SUBSIDENCE SCHEDULE

This endorsement modifies insurance provided under the following:

PROPERTY COVERAGE PART

Mine Subsidence Coverage applies to the following Structure(s) as described in the endorsement providing such coverage:

SCHEDULE				
Coverage Part or Coverage Form	Prem. No	Bldg No.	Limit of Insurance	Additional Premium
PROPERTY	1	1	\$ 237,990	\$ 53
	1	2	\$ 38,462	\$ 15
	1	3	\$ 21,855	\$ 15
	1	4	\$ 300,000	\$ 65
	1	5	\$ 174,832	\$ 41
	1	6	\$ 300,000	\$ 65
	2	1	\$ 300,000	\$ 65
	3	1	\$ 166,092	\$ 39
	4	1	\$ 143,363	\$ 35
	5	1	\$ 174,832	\$ 41
	6	1	\$ 174,832	\$ 41
	6	2	\$ 174,832	\$ 41
	7	1	\$ 174,832	\$ 41
	8	1	\$ 174,832	\$ 41
	9	1	\$ 174,832	\$ 41
	10	1	\$ 174,832	\$ 41
	11	1	\$ 174,832	\$ 41
	12	1	\$ 174,832	\$ 41
	14	1	\$ 300,000	\$ 65
			Total	\$ 827

EQUIPMENT BREAKDOWN COVERAGE LIMIT OF INSURANCE REAL PROPERTY AND PERSONAL PROPERTY

This endorsement modifies insurance provided under the following:

PROPERTY COVERAGE PART

Section II - Coverage Extensions, Extension 4. Equipment Breakdown, Paragraph a. is deleted and replaced with the following:

- a. We will pay for direct physical damage to covered "real property" or "personal property" and "loss of income" sustained and "extra expense" incurred that is the result of an "accident" or "electronic circuitry impairment". We will consider "electronic circuitry impairment" to be physical damage to "covered equipment".

The most we will pay for loss or damage under this Coverage Extension for any "one equipment breakdown" is the limit for "real property" and "personal property" for the applicable "premises". The most we will pay for "loss of income" in any "one equipment breakdown" is the Limit of Insurance shown in the Declarations under Coverage C "Loss of Income". The most we will pay for "extra expense" in any "one equipment breakdown" is the Limit of Insurance shown in the Declarations under Coverage D "Extra Expense". However, in no event, will we pay more than \$150,000,000 for all combined loss and expense for any "one equipment breakdown". The limits in this extension are part of and not in addition to the limits applicable to Section I - Coverages.

Named Insured:
MARTIN COUNTY WATER DISTRICT

Policy Number:
GPPA-PF-6051720-09/000

Policy Period: From 07-23-2019
To 07-23-2020

GOVERNMENT CRIME COVERAGE PART DECLARATIONS

SCHEDULE OF CRIME COVERAGE

<u>Insuring Agreement</u>	<u>Limit of Insurance</u>	<u>Deductible Amount</u>
Employee Theft <input checked="" type="checkbox"/> Includes Faithful Performance	\$100,000 per Employee	\$ 1,000 per Employee
Forgery or Alteration	\$100,000 per Occurrence	\$ 1,000 per Occurrence
Inside the Premises – Theft of Money & Securities	\$100,000 per Occurrence	\$ 1,000 per Occurrence
Inside the Premises – Robbery/Safe Burglary	\$100,000 per Occurrence	\$ 1,000 per Occurrence
Outside the Premises	\$100,000 per Occurrence	\$ 1,000 per Occurrence
Computer and Funds Transfer Fraud	\$100,000 per Occurrence	\$ 1,000 per Occurrence
Money Orders	\$100,000 per Occurrence	\$ 1,000 per Occurrence
Fraudulent Impersonation	\$100,000 per Occurrence	\$ 1,000 per Occurrence

CRIME FORMS

See Schedule of Forms and Endorsements.

Employee Benefit Plan(s) included as Insureds:

GOVERNMENT CRIME COVERAGE FORM (LOSS SUSTAINED FORM)

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is or is not covered.

Throughout this policy the words "you" and "your" refer to the Named Insured shown in the Declarations. The words "we", "us" and "our" refer to the Company providing this insurance.

Other words and phrases that appear in quotation marks have special meaning. Refer to Section F. **Definitions.**

A. Insuring Agreements

Coverage is provided under the following Insuring Agreements for which a Limit of Insurance is shown in the Declarations and applies to loss that you sustain resulting directly from an "occurrence" taking place during the Policy Period shown in the Declarations, except as provided in Condition E.1.j. or E.1.k., which is "discovered" by you during the Policy Period shown in the Declarations or during the period of time provided in the Extended Period To Discover Loss Condition E.1.f.:

1. Employee Theft – Per Loss Coverage

We will pay for loss of or damage to "money", "securities" and "other property" resulting directly from "theft" committed by an "employee", whether identified or not, acting alone or in collusion with other persons.

For the purposes of this Insuring Agreement, "theft" shall also include "forgery".

2. Employee Theft – Per Employee Coverage

We will pay for loss of or damage to "money", "securities" and "other property" resulting directly from "theft" committed by each "employee", whether identified or not, acting alone or in collusion with other persons.

For the purposes of this Insuring Agreement, "theft" shall also include "forgery".

3. Forgery Or Alteration

a. We will pay for loss resulting directly from "forgery" or alteration of checks, drafts, promissory notes, or similar written promises, orders or directions to pay a sum certain in "money" that are:

(1) Made or drawn by or drawn upon you; or

(2) Made or drawn by one acting as your agent;

or that are purported to have been so made or drawn.

For the purposes of this Insuring Agreement, a substitute check as defined in the Check Clearing for the 21st Century Act shall be treated the same as the original it replaced.

b. If you are sued for refusing to pay any instrument covered in Paragraph 3.a., on the basis that it has been forged or altered, and you have our written consent to defend against the suit, we will pay for any reasonable legal expenses that you incur and pay in that defense. The amount that we will pay for such legal expenses is in addition to the Limit of Insurance applicable to this Insuring Agreement.

4. Inside The Premises – Theft Of Money And Securities

We will pay for:

a. Loss of "money" and "securities" inside the "premises" or "financial institution premises":

(1) Resulting directly from "theft" committed by a person present inside such "premises" or "financial institution premises"; or

(2) Resulting directly from disappearance or destruction.

- b. Loss from damage to the "premises" or its exterior resulting directly from an actual or attempted "theft" of "money" and "securities" if you are the owner of the "premises" or are liable for damage to it.
- c. Loss of or damage to a locked safe, vault, cash register, cash box or cash drawer located inside the "premises" resulting directly from an actual or attempted "theft" of or unlawful entry into those containers.

5. Inside The Premises – Robbery Or Safe Burglary Of Other Property

We will pay for:

- a. Loss of or damage to "other property":
 - (1) Inside the "premises" resulting directly from an actual or attempted "robbery" of a "custodian"; or
 - (2) Inside the "premises" in a safe or vault resulting directly from an actual or attempted "safe burglary".
- b. Loss from damage to the "premises" or its exterior resulting directly from an actual or attempted "robbery" or "safe burglary" of "other property" if you are the owner of the "premises" or are liable for damage to it.
- c. Loss of or damage to a locked safe or vault located inside the "premises" resulting directly from an actual or attempted "robbery" or "safe burglary".

6. Outside The Premises

We will pay for:

- a. Loss of "money" and "securities" outside the "premises" in the care and custody of a "messenger" or an armored motor vehicle company resulting directly from "theft", disappearance or destruction.
- b. Loss of or damage to "other property" outside the "premises" in the care and custody of a "messenger" or an armored motor vehicle company resulting directly from an actual or attempted "robbery".

7. Computer And Funds Transfer Fraud

a. We will pay for:

(1) Loss resulting directly from a fraudulent:

- (a) Entry of "electronic data" or "computer program" into; or
- (b) Change of "electronic data" or "computer program" within;

any "computer system" owned, leased or operated by you, provided the fraudulent entry or fraudulent change causes, with regard to Paragraphs **7.a.(1)(a)** and **7.a.(1)(b)**:

- (i) "Money", "securities" or "other property" to be transferred, paid or delivered; or
- (ii) Your account at a "financial institution" to be debited or deleted.

(2) Loss resulting directly from a "fraudulent instruction" directing a "financial institution" to debit your "transfer account" and to transfer, pay or deliver "money" or "securities" from that account.

- b. As used in Paragraph **7.a.(1)**, fraudulent entry or fraudulent change of "electronic data" or "computer program" shall include such entry or change made by an "employee" acting, in good faith, upon a "fraudulent instruction" received from a computer software contractor who has a written agreement with you to design, implement or service "computer programs" for a "computer system" covered under this Insuring Agreement.

8. Money Orders And Counterfeit Money

We will pay for loss resulting directly from your having, in good faith, accepted in exchange for merchandise, "money" or services:

- a. Money orders issued by any post office, express company or "financial institution" that are not paid upon presentation; or
- b. "Counterfeit money" that is acquired during the regular course of business.

9. Fraudulent Impersonation

a. "Employees"

We will pay for loss resulting directly from your having, in good faith, transferred "money", "securities" or "other property" in reliance upon a "transfer instruction" purportedly issued by an "employee", but which "transfer instruction" proves to have been fraudulently issued by an imposter without the knowledge or consent of such person.

b. "Customers" And "Vendors"

We will pay for loss resulting directly from your having, in good faith, transferred "money", "securities" or "other property" in reliance upon a "transfer instruction" purportedly issued by your "customer" or "vendor", but which "transfer instruction" proves to have been fraudulently issued by an imposter without the knowledge or consent of the "customer" or "vendor".

c. Verification

If the Limit of Insurance shown in the Declarations is \$100,000 or greater, the following is a precondition to coverage under this Agreement:

You shall verify all "transfer instructions" for amounts greater than or equal to \$25,000. This verification will be in accordance with a pre-arranged callback or other established verification procedure before acting upon any such "transfer instruction".

B. Limit Of Insurance

The most we will pay for all loss resulting directly from an "occurrence" is the applicable Limit of Insurance shown in the Declarations.

If any loss is covered under more than one Insuring Agreement or Coverage, the most we will pay for such loss shall not exceed the largest Limit of Insurance available under any one of those Insuring Agreements or Coverages.

C. Deductible

We will not pay for loss resulting directly from an "occurrence" unless the amount of loss exceeds the Deductible Amount shown in the Declarations. We will then pay the amount of loss in excess of the Deductible Amount, up to the Limit of Insurance.

D. Exclusions

1. This insurance does not cover:

a. Acts Committed By You

Loss resulting from "theft" or any other dishonest act committed by you, whether acting alone or in collusion with other persons.

b. Acts Committed By Your Employees Learned Of By You Prior To The Policy Period

Loss caused by an "employee" if the "employee" had also committed "theft" or any other dishonest act prior to the effective date of this insurance and you or any of your officials, not in collusion with the "employee", learned of such "theft" or dishonest act prior to the Policy Period shown in the Declarations.

c. Acts Committed By Your Officials, Employees Or Representatives

Loss resulting from "theft" or any other dishonest act committed by any of your officials, "employees" or authorized representatives:

(1) Whether acting alone or in collusion with other persons; or

(2) While performing services for you or otherwise;

except when covered under Insuring Agreement **A.1.** or **A.2.**

d. Confidential Or Personal Information

Loss resulting from:

- (1) The disclosure or use of another person's or organization's confidential or personal information; or
- (2) The disclosure of your confidential or personal information. However, this Paragraph **1.d.(2)** does not apply to loss otherwise covered under this insurance that results directly from the use of your confidential or personal information.

For the purposes of this exclusion, confidential or personal information includes, but is not limited to, patents, trade secrets, processing methods, customer lists, financial information, credit card information, health information or any other type of nonpublic information.

e. Data Security Breach

Fees, costs, fines, penalties and other expenses incurred by you which are related to the access to or disclosure of another person's or organization's confidential or personal information including, but not limited to, patents, trade secrets, processing methods, customer lists, financial information, credit card information, health information or any other type of nonpublic information.

f. Governmental Action

Loss resulting from seizure or destruction of property by order of governmental authority.

g. Indirect Loss

Loss that is an indirect result of an "occurrence" covered by this insurance including, but not limited to, loss resulting from:

- (1) Your inability to realize income that you would have realized had there been no loss of or damage to "money", "securities" or "other property";
- (2) Payment of damages of any type for which you are legally liable. But, we will pay compensatory damages arising directly from a loss covered under this insurance; or
- (3) Payment of costs, fees or other expenses you incur in establishing either the existence or the amount of loss under this insurance.

h. Legal Fees, Costs And Expenses

Fees, costs and expenses incurred by you which are related to any legal action, except when covered under Insuring Agreement **A.3**.

i. Nuclear Hazard

Loss or damage resulting from nuclear reaction or radiation, or radioactive contamination, however caused.

j. Pollution

Loss or damage caused by or resulting from pollution. Pollution means the discharge, dispersal, seepage, migration, release or escape of any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.

k. War And Military Action

Loss or damage resulting from:

- (1) War, including undeclared or civil war;
- (2) Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
- (3) Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.

2. Insuring Agreements **A.1** and **A.2** do not cover:

- a. **Bonded Employees**
Loss caused by any "employee" required by law to be individually bonded.
 - b. **Inventory Shortages**
Loss, or that part of any loss, the proof of which as to its existence or amount is dependent upon:
 - (1) An inventory computation; or
 - (2) A profit and loss computation.
 However, where you establish wholly apart from such computations that you have sustained a loss, then you may offer your inventory records and actual physical count of inventory in support of the amount of loss claimed.
 - c. **Trading**
Loss resulting from trading, whether in your name or in a genuine or fictitious account.
 - d. **Treasurers Or Tax Collectors**
Loss caused by any treasurer or tax collector by whatever name known, other than a student enrolled in a school under your jurisdiction while the student is handling or has possession of property or funds in connection with sanctioned student activities.
3. Insuring Agreements **A.4.**, **A.5.** and **A.6.** do not cover:
- a. **Accounting Or Arithmetical Errors Or Omissions**
Loss resulting from accounting or arithmetical errors or omissions.
 - b. **Exchanges Or Purchases**
Loss resulting from the giving or surrendering of property in any exchange or purchase.
 - c. **Fire**
Loss or damage resulting from fire, however caused, except:
 - (1) Loss of or damage to "money" and "securities"; and
 - (2) Loss from damage to a safe or vault.
 - d. **Money Operated Devices**
Loss of property contained in any money operated device unless the amount of "money" deposited in it is recorded by a continuous recording instrument in the device.
 - e. **Motor Vehicles Or Equipment And Accessories**
Loss of or damage to motor vehicles, trailers or semitrailers or equipment and accessories attached to them.
 - f. **Transfer Or Surrender Of Property**
 - (1) Loss of or damage to property after it has been transferred or surrendered to a person or place outside the "premises" or "financial institution premises":
 - (a) On the basis of unauthorized instructions; or
 - (b) As a result of a threat including, but not limited to:
 - (i) A threat to do bodily harm to any person;
 - (ii) A threat to do damage to any property;
 - (iii) A threat to introduce a denial of service attack into any "computer system";
 - (iv) A threat to introduce a virus or other malicious instruction into any "computer system" which is designed to damage, destroy or corrupt "electronic data" or "computer programs" stored within the "computer system"; or
 - (v) A threat to disseminate, divulge or utilize:
 - i. Your confidential information;
 - ii. Confidential or personal information of another person or organization; or

iii. Weaknesses in the source code within any "computer system".

(2) However, this Exclusion does not apply under Insuring Agreement **A.6.** to loss of "money", "securities" or "other property" while outside the "premises" in the care and custody of a "messenger" if you:

(a) Had no knowledge of any threat at the time the conveyance began; or

(b) Had knowledge of a threat at the time the conveyance began, but the loss was not related to the threat.

g. Vandalism

Loss from damage to the "premises" or its exterior, or to any safe, vault, cash register, cash box, cash drawer or "other property" by vandalism or malicious mischief.

h. Voluntary Parting Of Title To Or Possession Of Property

Loss resulting from your, or anyone else acting on your express or implied authority, being induced by any dishonest act to voluntarily part with title to or possession of any property.

4. Insuring Agreement A.7. does not cover:

a. Authorized Access

Loss resulting from a fraudulent:

(1) Entry of "electronic data" or "computer program" into; or

(2) Change of "electronic data" or "computer program" within;

any "computer system" owned, leased or operated by you by a person or organization with authorized access to that "computer system", except when covered under Insuring Agreement **A.7.b.**

b. Credit Card Transactions

Loss resulting from the use or purported use of credit, debit, charge, access, convenience, identification, stored-value or other cards or the information contained on such cards.

c. Exchanges Or Purchases

Loss resulting from the giving or surrendering of property in any exchange or purchase.

d. Fraudulent Instructions

Loss resulting from an "employee" or "financial institution" acting upon any instruction to:

(1) Transfer, pay or deliver "money", "securities" or "other property"; or

(2) Debit or delete your account;

which instruction proves to be fraudulent, except when covered under Insuring Agreement **A.7.a.(2)** or **A.7.b.**

e. Inventory Shortages

Loss, or that part of any loss, the proof of which as to its existence or amount is dependent upon:

(1) An inventory computation; or

(2) A profit and loss computation.

E. Conditions

The following Conditions apply in addition to the Common Policy Conditions:

1. Conditions Applicable To All Insuring Agreements

a. Additional Premises Or Employees

If, while this insurance is in force, you establish any additional "premises" or hire additional "employees", such "premises" and "employees" shall automatically be covered under this insurance. Notice to us of an increase in the number of "premises" or "employees" is not required and no additional premium will be charged for the remainder of the Policy Period shown in the Declarations.

b. Concealment, Misrepresentation Or Fraud

This insurance is void in any case of fraud by you as it relates to this insurance at any time. It is also void if you or any other Insured, at any time, intentionally conceals or misrepresents a material fact concerning:

- (1) This insurance;
- (2) The property covered under this insurance;
- (3) Your interest in the property covered under this insurance; or
- (4) A claim under this insurance.

c. Cooperation

You must cooperate with us in all matters pertaining to this insurance as stated in its terms and conditions.

d. Duties In The Event Of Loss

After you "discover" a loss or a situation that may result in loss of or damage to "money", "securities" or "other property" you must:

- (1) Notify us as soon as possible. If you have reason to believe that any loss (except for loss covered under Insuring Agreement **A.1.**, **A.2.** or **A.3.**) involves a violation of law, you must also notify the local law enforcement authorities;
- (2) Give us a detailed, sworn proof of loss within 120 days;
- (3) Cooperate with us in the investigation and settlement of any claim;
- (4) Produce for our examination all pertinent records;
- (5) Submit to examination under oath at our request and give us a signed statement of your answers; and
- (6) Secure all of your rights of recovery against any person or organization responsible for the loss and do nothing to impair those rights.

e. Employee Benefit Plans

The employee benefit plans shown in the Declarations (hereafter referred to as Plan) are included as Insureds under Insuring Agreement **A.1.** or **A.2.**, subject to the following:

- (1) Any payment we make for loss sustained by any Plan will be made to the Plan sustaining the loss.
- (2) The Deductible Amount applicable to Insuring Agreement **A.1.** or **A.2.** does not apply to loss sustained by any Plan.

f. Extended Period To Discover Loss

We will pay for loss that you sustained prior to the effective date of cancellation of this insurance, which is "discovered" by you no later than one year from the date of that cancellation.

However, this extended period to "discover" loss terminates immediately upon the effective date of any other insurance obtained by you, whether from us or another insurer, replacing in whole or in part the coverage afforded under this insurance, whether or not such other insurance provides coverage for loss sustained prior to its effective date.

g. Joint Insured

- (1) If more than one Insured is named in the Declarations, the first Named Insured will act for itself and for every other Insured for all purposes of this insurance. If the first Named Insured ceases to be covered, then the next Named Insured will become the first Named Insured.
- (2) If any Insured or official of that Insured has knowledge of any information relevant to this insurance, that knowledge is considered knowledge of every Insured.
- (3) An "employee" of any Insured is considered to be an "employee" of every Insured.
- (4) If this insurance or any of its coverages are cancelled as to any Insured, loss sustained by that Insured is covered only if it is "discovered" by you no later than one year from the date of that cancellation.

However, this extended period to "discover" loss terminates immediately upon the effective date of any other insurance obtained by that Insured, whether from us or another insurer, replacing in whole or in part the coverage afforded under this insurance, whether or not such other insurance provides coverage for loss sustained prior to its effective date.

- (5) We will not pay more for loss sustained by more than one Insured than the amount we would pay if all such loss had been sustained by one Insured.
- (6) Payment by us to the first Named Insured for loss sustained by any Insured, or payment by us to any employee benefit plan for loss sustained by that Plan, shall fully release us on account of such loss.

h. Legal Action Against Us

You may not bring any legal action against us involving loss:

- (1) Unless you have complied with all the terms of this insurance;
- (2) Until 90 days after you have filed proof of loss with us; and
- (3) Unless brought within two years from the date you "discovered" the loss.

If any limitation in this Condition is prohibited by law, such limitation is amended so as to equal the minimum period of limitation provided by such law.

i. Liberalization

If we adopt any revision that would broaden the coverage under this insurance without additional premium within 45 days prior to or during the Policy Period shown in the Declarations, the broadened coverage will immediately apply to this insurance.

j. Loss Sustained During Prior Insurance Issued By Us Or Any Affiliate

(1) Loss Sustained Partly During This Insurance And Partly During Prior Insurance

If you "discover" loss during the Policy Period shown in the Declarations, resulting directly from an "occurrence" taking place:

- (a) Partly during the Policy Period shown in the Declarations; and
- (b) Partly during the Policy Period(s) of any prior cancelled insurance that we or any affiliate issued to you or any predecessor in interest;

and this insurance became effective at the time of cancellation of the prior insurance, we will first settle the amount of loss that you sustained during this Policy Period. We will then settle the remaining amount of loss that you sustained during the Policy Period(s) of the prior insurance.

(2) Loss Sustained Entirely During Prior Insurance

If you "discover" loss during the Policy Period shown in the Declarations, resulting directly from an "occurrence" taking place entirely during the Policy Period(s) of any prior cancelled insurance that we or any affiliate issued to you or any predecessor in interest, we will pay for the loss, provided:

- (a) This insurance became effective at the time of cancellation of the prior insurance; and
- (b) The loss would have been covered under this insurance had it been in effect at the time of the "occurrence".

We will first settle the amount of loss that you sustained during the most recent prior insurance. We will then settle any remaining amount of loss that you sustained during the Policy Period(s) of any other prior insurance.

(3) In settling loss under Paragraphs j.(1) and j.(2):

- (a) The most we will pay for the entire loss is the highest single Limit of Insurance applicable during the period of loss, whether such limit was written under this insurance or was written under the prior insurance issued by us.
- (b) We will apply the applicable Deductible Amount shown in the Declarations to the amount of loss sustained under this insurance. If no loss was sustained under this insurance, we will apply the Deductible Amount shown in the Declarations to the amount of loss sustained under the most recent prior insurance.

If the Deductible Amount is larger than the amount of loss sustained under this insurance, or the most recent prior insurance, we will apply the remaining Deductible Amount to the remaining amount of loss sustained during the prior insurance.

We will not apply any other Deductible Amount that may have been applicable to the loss.

(4) The following examples demonstrate how we will settle losses subject to this Condition:

Example Number 1:

The insured sustained a covered loss of \$10,000 resulting directly from an "occurrence" taking place during the terms of Policy A and Policy B.

Policy A

The current policy. Written at a Limit of Insurance of \$50,000 and a Deductible Amount of \$5,000.

Policy B

Issued prior to Policy A. Written at a Limit of Insurance of \$50,000 and a Deductible Amount of \$5,000.

Settlement of Loss

The amount of loss sustained under Policy A is \$2,500 and under Policy B, \$7,500.

The highest single Limit of Insurance applicable to this entire loss is \$50,000 written under Policy A. The Policy A Deductible Amount of \$5,000 applies. The loss is settled as follows:

- (a) The amount of loss sustained under Policy A (\$2,500) is settled first. The amount we will pay is nil (\$0.00) because the amount of loss is less than the Deductible Amount (i.e., \$2,500 loss - \$5,000 deductible = \$0.00).
- (b) The remaining amount of loss sustained under Policy B (\$7,500) is settled next. The amount recoverable is \$5,000 after the remaining Deductible Amount from Policy A of \$2,500 is applied to the loss (i.e., \$7,500 loss - \$2,500 deductible = \$5,000).

The most we will pay for this loss is \$5,000.

Example Number 2:

The insured sustained a covered loss of \$250,000 resulting directly from an "occurrence" taking place during the terms of Policy A and Policy B.

Policy A

The current policy. Written at a Limit of Insurance of \$125,000 and a Deductible Amount of \$10,000.

Policy B

Issued prior to Policy A. Written at a Limit of Insurance of \$150,000 and a Deductible Amount of \$25,000.

Settlement of Loss

The amount of loss sustained under Policy A is \$175,000 and under Policy B, \$75,000.

The highest single Limit of Insurance applicable to this entire loss is \$150,000 written under Policy B. The Policy A Deductible Amount of \$10,000 applies. The loss is settled as follows:

- (a) The amount of loss sustained under Policy A (\$175,000) is settled first. The amount we will pay is the Policy A Limit of \$125,000 because \$175,000 loss - \$10,000 deductible = \$165,000 which is greater than the \$125,000 policy limit.
- (b) The remaining amount of loss sustained under Policy B (\$75,000) is settled next. The amount we will pay is \$25,000 (i.e., \$150,000 Policy B limit - \$125,000 paid under Policy A = \$25,000).

The most we will pay for this loss is \$150,000.

Example Number 3:

The insured sustained a covered loss of \$2,000,000 resulting directly from an "occurrence" taking place during the terms of Policies A, B, C and D.

Policy A

The current policy. Written at a Limit of Insurance of \$1,000,000 and a Deductible Amount of \$100,000.

Policy B

Issued prior to Policy A. Written at a Limit of Insurance of \$750,000 and a Deductible Amount of \$75,000.

Policy C

Issued prior to Policy B. Written at a Limit of Insurance of \$500,000 and a Deductible Amount of \$50,000.

Policy D

Issued prior to Policy C. Written at a Limit of Insurance of \$500,000 and a Deductible Amount of \$50,000.

Settlement of Loss

The amount of loss sustained under Policy A is \$350,000, under Policy B, \$250,000, under Policy C, \$600,000 and under Policy D, \$800,000.

The highest single Limit of Insurance applicable to this entire loss is \$1,000,000 written under Policy A. The Policy A Deductible Amount of \$100,000 applies. The loss is settled as follows:

- (a) The amount of loss sustained under Policy A (\$350,000) is settled first. The amount we will pay is \$250,000 (i.e., \$350,000 loss - \$100,000 deductible = \$250,000).
- (b) The amount of loss sustained under Policy B (\$250,000) is settled next. The amount we will pay is \$250,000 (no deductible is applied).
- (c) The amount of loss sustained under Policy C (\$600,000) is settled next. The amount we will pay is \$500,000, the policy limit (no deductible is applied).

- (d) We will not make any further payment under Policy **D** as the maximum amount payable under the highest single Limit of Insurance applying to the loss of \$1,000,000 under Policy **A** has been satisfied.

The most we will pay for this loss is \$1,000,000.

k. Loss Sustained During Prior Insurance Not Issued By Us Or Any Affiliate

- (1) If you “discover” loss during the Policy Period shown in the Declarations, resulting directly from an “occurrence” taking place during the policy period of any prior cancelled insurance that was issued to you or a predecessor in interest by another company, and the period of time to discover loss under that insurance had expired, we will pay for the loss under this insurance, provided:
 - (a) This insurance became effective at the time of cancellation of the prior insurance; and
 - (b) The loss would have been covered under this insurance had it been in effect at the time of the “occurrence”.
- (2) In settling loss subject to this Condition:
 - (a) The most we will pay for the entire loss is the lesser of the Limits of Insurance applicable during the period of loss, whether such limit was written under this insurance or was written under the prior cancelled insurance.
 - (b) We will apply the applicable Deductible Amount shown in the Declarations to the amount of loss sustained under the cancelled insurance.
- (3) The insurance provided under this Condition is subject to the following:
 - (a) If loss covered under this Condition is also partially covered under Condition **E.1.j.**, the amount recoverable under this Condition is part of, not in addition to, the amount recoverable under Condition **E.1.j.**
 - (b) For loss covered under this Condition that is not subject to Paragraph **k.(3)(a)**, the amount recoverable under this Condition is part of, not in addition to, the Limit of Insurance applicable to the loss covered under this insurance and is limited to the lesser of the amount recoverable under:
 - (i) This insurance as of its effective date; or
 - (ii) The prior cancelled insurance had it remained in effect.

l. Other Insurance

If other valid and collectible insurance is available to you for loss covered under this insurance, our obligations are limited as follows:

(1) Primary Insurance

When this insurance is written as primary insurance, and:

- (a) You have other insurance subject to the same terms and conditions as this insurance, we will pay our share of the covered loss. Our share is the proportion that the applicable Limit of Insurance shown in the Declarations bears to the total limit of all insurance covering the same loss.
- (b) You have other insurance covering the same loss other than that described in Paragraph **l.(1)(a)**, we will only pay for the amount of loss that exceeds:
 - (i) The Limit of Insurance and Deductible Amount of that other insurance, whether you can collect on it or not; or
 - (ii) The Deductible Amount shown in the Declarations;whichever is greater. Our payment for loss is subject to the terms and conditions of this insurance.

(2) Excess Insurance

- (a) When this insurance is written excess over other insurance, we will only pay for the amount of loss that exceeds the Limit of Insurance and Deductible Amount of that other insurance, whether you can collect on it or not. Our payment for loss is subject to the terms and conditions of this insurance.
- (b) However, if loss covered under this insurance is subject to a Deductible, we will reduce the Deductible Amount shown in the Declarations by the sum total of all such other insurance plus any Deductible Amount applicable to that other insurance.

m. Ownership Of Property; Interests Covered

The property covered under this insurance is limited to property:

- (1) That you own or lease;
- (2) That is held by you in any capacity; or
- (3) For which you are legally liable, provided you were liable for the property prior to the time the loss was sustained.

However, this insurance is for your benefit only. It provides no rights or benefits to any other person or organization. Any claim for loss that is covered under this insurance must be presented by you.

n. Records

You must keep records of all property covered under this insurance so we can verify the amount of any loss.

o. Recoveries

- (1) Any recoveries, whether effected before or after any payment under this insurance, whether made by us or by you, shall be applied net of the expense of such recovery:
 - (a) First, to you in satisfaction of your covered loss in excess of the amount paid under this insurance;
 - (b) Second, to us in satisfaction of amounts paid in settlement of your claim;
 - (c) Third, to you in satisfaction of any Deductible Amount; and
 - (d) Fourth, to you in satisfaction of any loss not covered under this insurance.
- (2) Recoveries do not include any recovery:
 - (a) From insurance, suretyship, reinsurance, security or indemnity taken for our benefit; or
 - (b) Of original "securities" after duplicates of them have been issued.

p. Territory

This insurance covers loss that you sustain resulting directly from an "occurrence" taking place within the United States of America (including its territories and possessions) and Puerto Rico.

q. Transfer Of Your Rights Of Recovery Against Others To Us

You must transfer to us all your rights of recovery against any person or organization for any loss you sustained and for which we have paid or settled. You must also do everything necessary to secure those rights and do nothing after loss to impair them.

r. Valuation – Settlement

The value of any loss for purposes of coverage under this policy shall be determined as follows:

(1) Money

Loss of "money" but only up to and including its face value.

(2) Securities

Loss of "securities" but only up to and including their value at the close of business on the day the loss was "discovered". We may, at our option:

- (a) Pay the market value of such "securities" or replace them in kind, in which event you must assign to us all your rights, title and interest in and to those "securities"; or
- (b) Pay the cost of any Lost Securities Bond required in connection with issuing duplicates of the "securities". However, we will be liable only for the payment of so much of the cost of the bond as would be charged for a bond having a penalty not exceeding the lesser of the:
 - (i) Market value of the "securities" at the close of business on the day the loss was "discovered"; or
 - (ii) Limit of Insurance applicable to the "securities".

(3) Property Other Than Money And Securities

- (a) Loss of or damage to "other property" or loss from damage to the "premises" or its exterior for the replacement cost of the property without deduction for depreciation. However, we will not pay more than the least of the following:
 - (i) The Limit of Insurance applicable to the lost or damaged property;
 - (ii) The cost to replace the lost or damaged property with property of comparable material and quality and used for the same purpose; or
 - (iii) The amount you actually spend that is necessary to repair or replace the lost or damaged property;
- (b) We will not pay on a replacement cost basis for any loss or damage to property covered under Paragraph **r.(3)(a)**:
 - (i) Until the lost or damaged property is actually repaired or replaced; and
 - (ii) Unless the repair or replacement is made as soon as reasonably possible after the loss or damage.

If the lost or damaged property is not repaired or replaced, we will pay on an actual cash value basis.

- (c) Any property that we pay for or replace becomes our property.

2. Conditions Applicable To Insuring Agreements A.1. And A.2.

a. Indemnification

We will indemnify any of your officials who are required by law to give individual bonds for the faithful performance of their duties against loss through "theft" committed by "employees" who serve under them, subject to the applicable Limit of Insurance.

b. Termination As To Any Employee

These Insuring Agreements terminate as to any "employee":

- (1) As soon as:
 - (a) You; or
 - (b) Any of your officials or employees authorized to manage, govern or control your "employees" not in collusion with the "employee";learn of "theft" or any other dishonest act committed by the "employee" whether before or after becoming employed by you; or
- (2) On the date specified in a notice mailed to the first Named Insured. That date will be at least 30 days after the date of mailing.

We will mail or deliver our notice to the first Named Insured's last mailing address known to us. If notice is mailed, proof of mailing will be sufficient proof of notice.

c. Territory

We will pay for loss caused by any "employee" while temporarily outside the territory specified in Territory Condition **E.1.p.** for a period of not more than 90 consecutive days.

3. Conditions Applicable To Insuring Agreement A.3.

a. Deductible Amount

The Deductible Amount does not apply to legal expenses paid under Insuring Agreement **A.3.**

b. Electronic And Mechanical Signatures

We will treat signatures that are produced or reproduced electronically, mechanically or by other means the same as handwritten signatures.

c. Proof Of Loss

You must include with your proof of loss any instrument involved in that loss, or, if that is not possible, an affidavit setting forth the amount and cause of loss.

d. Territory

We will cover loss that you sustain resulting directly from an "occurrence" taking place anywhere in the world. Territory Condition **E.1.p.** does not apply to Insuring Agreement **A.3.**

4. Conditions Applicable To Insuring Agreements A.5. And A.6.

a. Armored Motor Vehicle Companies

Under Insuring Agreement **A.6.**, we will only pay for the amount of loss you cannot recover:

- (1) Under your contract with the armored motor vehicle company; and
- (2) From any insurance or indemnity carried by, or for the benefit of customers of, the armored motor vehicle company.

b. Special Limit Of Insurance For Specified Property

We will only pay up to \$5,000 for any one "occurrence" of loss of or damage to manuscripts, drawings, or records of any kind, or the cost of reconstructing them or reproducing any information contained in them.

5. Conditions Applicable To Insuring Agreement A.7.

a. Special Limit Of Insurance For Specified Property

We will only pay up to \$5,000 for any one "occurrence" of loss of or damage to manuscripts, drawings, or records of any kind, or the cost of reconstructing them or reproducing any information contained in them.

b. Territory

We will cover loss that you sustain resulting directly from an "occurrence" taking place anywhere in the world. Territory Condition **E.1.p.** does not apply to Insuring Agreement **A.7.**

6. Condition Applicable To Insuring Agreement A.9.

Territory

We will cover loss that you sustain resulting directly from an "occurrence" taking place anywhere in the world.

F. Definitions

1. "Computer program" means a set of related electronic instructions, which direct the operation and function of a computer or devices connected to it, which enable the computer or devices to receive, process, store or send "electronic data".
2. "Computer system" means:

- a. Computers, including Personal Digital Assistants (PDAs) and other transportable or handheld devices, electronic storage devices and related peripheral components;
 - b. Systems and applications software; and
 - c. Related communications networks;
- by which "electronic data" is collected, transmitted, processed, stored or retrieved.
- 3. "Counterfeit money" means an imitation of "money" which is intended to deceive and to be taken as genuine.
 - 4. "Custodian" means you, or any "employee" while having care and custody of property inside the "premises", excluding any person while acting as a "watchperson" or janitor.
 - 5. "Customer" means an entity or individual to whom you sell goods or provide services under a written contract.
 - 6. "Discover" or "discovered" means the time when you first become aware of facts which would cause a reasonable person to assume that a loss of a type covered by this insurance has been or will be incurred, regardless of when the act or acts causing or contributing to such loss occurred, even though the exact amount or details of loss may not then be known.
 "Discover" or "discovered" also means the time when you first receive notice of an actual or potential claim in which it is alleged that you are liable to a third party under circumstances which, if true, would constitute a loss under this insurance.
 - 7. "Electronic data" means information, facts, images or sounds stored as or on, created or used on, or transmitted to or from computer software (including systems and applications software) on data storage devices, including hard or floppy disks, CD-ROMs, tapes, drives, cells, data processing devices or any other media which are used with electronically controlled equipment.
 - 8. "Employee":
 - a. Means:
 - (1) Any natural person:
 - (a) While in your service and for the first 30 days immediately after termination of service, unless such termination is due to "theft" or any other dishonest act committed by the "employee";
 - (b) Whom you compensate directly by salary, wages or commissions; and
 - (c) Whom you have the right to direct and control while performing services for you;
 - (2) Any natural person who is furnished temporarily to you:
 - (a) To substitute for a permanent "employee" as defined in Paragraph 8.a.(1), who is on leave; or
 - (b) To meet seasonal or short-term workload conditions;
 while that person is subject to your direction and control and performing services for you;
 - (3) Any natural person who is leased to you under a written agreement between you and a labor leasing firm, to perform duties related to the conduct of your business, but does not mean a temporary "employee" as defined in Paragraph 8.a.(2);
 - (4) Any natural person who is:
 - (a) A trustee, officer, "employee", administrator or manager, except an administrator or manager who is an independent contractor, of any employee benefit plan(s); or
 - (b) Your official while that person is engaged in handling "money", "securities" or "other property" of any employee benefit plan;
 - (5) Any natural person who is a former official, "employee" or trustee retained by you as a consultant while performing services for you;
 - (6) Any natural person who is a guest student or intern pursuing studies or duties; and

- (7) Any non-compensated natural person:
 - (a) Other than one who is a fund solicitor, while performing services for you that are usual to the duties of an "employee"; or
 - (b) While acting as a fund solicitor during fund-raising campaigns.
- (8) Any student enrolled in a school under your jurisdiction while the student is handling or has possession of property or funds in connection with sanctioned student activities.
- b. Does not mean any agent, independent contractor or representative of the same general character not specified in Paragraph 8.a.
- 9. "Financial institution" means:
 - a. With regard to Insuring Agreement A.4.:
 - (1) A bank, savings bank, savings and loan association, trust company, credit union or similar depository institution; or
 - (2) An insurance company.
 - b. With regard to Insuring Agreement A.7.:
 - (1) A bank, savings bank, savings and loan association, trust company, credit union or similar depository institution;
 - (2) An insurance company; or
 - (3) A stock brokerage firm or investment company.
 - c. Other than Insuring Agreements A.4. and A.7., any financial institution.
- 10. "Financial institution premises" means the interior of that portion of any building occupied by a "financial institution" as defined in Paragraph F.9.a.
- 11. "Forgery" means the signing of the name of another person or organization with intent to deceive; it does not mean a signature which consists in whole or in part of one's own name signed with or without authority, in any capacity, for any purpose.
- 12. "Fraudulent instruction" means:
 - a. With regard to Insuring Agreement A.7.a.(2):
 - (1) A computer, telefacsimile, telephone or other electronic instruction directing a "financial institution" to debit your "transfer account" and to transfer, pay or deliver "money" or "securities" from that "transfer account", which instruction purports to have been issued by you, but which in fact was fraudulently issued by someone else without your knowledge or consent; or
 - (2) A written instruction (other than those covered under Insuring Agreement A.3.) issued to a "financial institution" directing the "financial institution" to debit your "transfer account" and to transfer, pay or deliver "money" or "securities" from that "transfer account", through an electronic funds transfer system at specified times or under specified conditions, which instruction purports to have been issued by you, but which in fact was issued, forged or altered by someone else without your knowledge or consent.
 - b. With regard to Insuring Agreement A.7.b.:

A computer, telefacsimile, telephone or other electronic, written or voice instruction directing an "employee" to enter or change "electronic data" or "computer programs" within a "computer system" covered under the Insuring Agreement, which instruction in fact was fraudulently issued by your computer software contractor.
- 13. "Messenger" means you or any "employee" while having care and custody of property outside the "premises".
- 14. "Money" means:
 - a. Currency, coins and bank notes in current use and having a face value;
 - b. Traveler's checks, and money orders held for sale to the public; and

- c. In addition, includes:
 - (1) Under Insuring Agreements **A.1.**, **A.2.** and **A.3.**, deposits in your account at any financial institution; and
 - (2) Under Insuring Agreement **A.7.**, deposits in your account at a "financial institution" as defined in Paragraph **F.9.b.**
15. "Occurrence" means:
- a. Under Insuring Agreement **A.1.:**
 - (1) An individual act;
 - (2) The combined total of all separate acts whether or not related; or
 - (3) A series of acts whether or not related;

committed by an "employee" acting alone or in collusion with other persons, during the Policy Period shown in the Declarations, except as provided under Condition **E.1.j.** or **E.1.k.**
 - b. Under Insuring Agreement **A.2.:**
 - (1) An individual act;
 - (2) The combined total of all separate acts whether or not related; or
 - (3) A series of acts whether or not related;

committed by each "employee" acting alone or in collusion with other persons, during the Policy Period shown in the Declarations, except as provided under Condition **E.1.j.** or **E.1.k.**
 - c. Under Insuring Agreement **A.3.:**
 - (1) An individual act;
 - (2) The combined total of all separate acts whether or not related; or
 - (3) A series of acts whether or not related;

committed by a person acting alone or in collusion with other persons, involving one or more instruments, during the Policy Period shown in the Declarations, except as provided under Condition **E.1.j.** or **E.1.k.**
 - d. Under all other Insuring Agreements:
 - (1) An individual act or event;
 - (2) The combined total of all separate acts or events whether or not related; or
 - (3) A series of acts or events whether or not related;

committed by a person acting alone or in collusion with other persons, or not committed by any person, during the Policy Period shown in the Declarations, except as provided under Condition **E.1.j.** or **E.1.k.**
16. "Other property" means any tangible property other than "money" and "securities" that has intrinsic value. "Other property" does not include computer programs, "electronic data" or any property specifically excluded under this insurance.
17. "Premises" means the interior of that portion of any building you occupy in conducting your business.
18. "Robbery" means the unlawful taking of property from the care and custody of a person by one who has:
- a. Caused or threatened to cause that person bodily harm; or
 - b. Committed an obviously unlawful act witnessed by that person.
19. "Safe burglary" means the unlawful taking of:
- a. Property from within a locked safe or vault by a person unlawfully entering the safe or vault as evidenced by marks of forcible entry upon its exterior; or
 - b. A safe or vault from inside the "premises".

20. "Securities" means negotiable and nonnegotiable instruments or contracts representing either "money" or property and includes:
- a. Tokens, tickets, revenue and other stamps (whether represented by actual stamps or unused value in a meter) in current use; and
 - b. Evidences of debt issued in connection with credit or charge cards, which cards are not issued by you;
- but does not include "money".
21. "Theft" means the unlawful taking of property to the deprivation of the Insured.
22. "Transfer account" means an account maintained by you at a financial institution from which you can initiate the transfer, payment or delivery of "money" or "securities":
- a. By means of computer, telefacsimile, telephone or other electronic instructions; or
 - b. By means of written instructions (other than those covered under Insuring Agreement **A.3.**) establishing the conditions under which such transfers are to be initiated by such financial institutions through an electronic funds transfer system.
23. "Transfer instruction" means an instruction directing you to transfer "money", "securities" or "other property".
24. "Vendor" means an entity or individual from whom you purchase goods or receive services under a written contract.
25. "Watchperson" means any person you retain specifically to have care and custody of property inside the "premises" and who has no other duties.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

KENTUCKY CHANGES

This endorsement modifies insurance provided under the following:

COMMERCIAL CRIME COVERAGE PART
GOVERNMENT CRIME COVERAGE PART

Paragraph 1.a. of E. **Conditions** is replaced by the following:

a. Cancellation As To Any Employee

We may cancel the coverage provided by this form as to any "employee":

- (1) Upon discovery by you or any of your partners, "members", "managers", officers, directors or trustees not in collusion with any "employee" of "theft" or any other dishonest act committed by that "employee", whether before or after becoming employed by you; and
- (2) By mailing or delivering written notice of cancellation to the first Named Insured at least 75 days before the effective date of cancellation. We will mail or deliver notice to the first Named Insured's last mailing address known to us. The effective date of this "employee" cancellation will be specified in the notice. Coverage as to that "employee" will end on that date. If notice is mailed, proof of mailing will be sufficient proof of notice.

KENTUCKY ADD FAITHFUL PERFORMANCE OF DUTY COVERAGE FOR GOVERNMENT EMPLOYEES

This endorsement modifies insurance provided under the following:

GOVERNMENT CRIME COVERAGE PART

and applies to the Employee Theft Insuring Agreement.

A. Provisions

1. The following is added to the **Employee Theft Insuring Agreement** designated above:

We will pay for loss or damage to "money", "securities" and "other property" resulting directly from the failure of any "employee" to faithfully perform his or her duties as prescribed by law, when such failure has as its direct and immediate result a loss of your covered property.

2. The following exclusions are added to Section **D.2. Exclusions**:

- a. Loss resulting from the failure of any entity acting as a depository for your property or property for which you are responsible.

- b. Damages for which you are legally liable as a result of:

- (1) The deprivation or violation of the civil rights of any person by an "employee"; or

- (2) The tortious conduct of an "employee", except the conversion of property of other parties held by you in any capacity.

3. The **Termination As To Any Employee** Condition is replaced by the following:

We may cancel the coverage provided by this form as to any "employee":

- (1) Upon discovery by you or any official or employee authorized to manage, govern or control you "employees" of any act committed by the "employee" whether before or after becoming employed by you which would constitute a loss covered under the terms of the **Employee Theft Insuring Agreement**, as amended by this endorsement; and

- (2) By mailing or delivering written notice of cancellation to the first Named Insured at least 75 days before the effective date of cancellation. We will mail or deliver notice to the first Named Insured's last mailing address known to us. The effective date of this "employee" cancellation will be specified in the notice. Coverage as to that "employee" will end on that date. If notice is mailed, proof of mailing will be sufficient proof of notice.

4. The **Indemnification** Condition is replaced by the following:

We will indemnify any of your officials who are required by law to give bonds for the faithful performance of their duties against loss through the failure of any "employee" under the supervision of that official to faithfully perform his or her duties as prescribed by law, when such failure has as its direct and immediate result a loss of your covered property.

ADD FAITHFUL PERFORMANCE OF DUTY COVERAGE FOR GOVERNMENT EMPLOYEES

This endorsement modifies insurance provided under the following:

GOVERNMENT CRIME COVERAGE PART

and applies to the Employee Theft Insuring Agreement.

A. Provisions

1. The following is added to the **Employee Theft Insuring Agreement** designated above:
We will pay for loss or damage to "money", "securities" and "other property" resulting directly from the failure of any "employee" to faithfully perform his or her duties as prescribed by law, when such failure has as its direct and immediate result a loss of your covered property.
2. As respects the coverage provided by this endorsement, the following exclusions are added to Section **D.2. Exclusions**:
 - e. Loss resulting from the failure of any entity acting as a depository for your property or property for which you are responsible.
 - f. Damages for which you are legally liable as a result of:
 - (1) The deprivation or violation of the civil rights of any person by an "employee"; or
 - (2) The tortious conduct of an "employee", except the conversion of property of other parties held by you in any capacity.
3. As respects the coverage provided by this endorsement, Paragraph **2.b.(1)** of the **Termination As To Any Employee** Condition is replaced by the following:
 - (1) As soon as:
 - (a) You; or
 - (b) Any official or employee authorized to manage, govern or control your "employees" learn of any act committed by the "employee" whether before or after becoming employed by you which would constitute a loss covered under the terms of the Employee Theft Insuring Agreement, as amended by this endorsement.
4. As respects the coverage provided by this endorsement, **Condition 2.a., Indemnification**, is replaced by the following:
We will indemnify any of your officials who are required by law to give bonds for the faithful performance of their duties against loss through the failure of any "employee" under the supervision of that official to faithfully perform his or her duties as prescribed by law, when such failure has as its direct and immediate result a loss of your covered property.

Named Insured:
MARTIN COUNTY WATER DISTRICT

Policy Number: GPPA-PF-6051720-09/000
Policy Period: From 07-23-2019
To 07-23-2020

INLAND MARINE COVERAGE PART DECLARATIONS

SCHEDULE OF COVERAGES

<u>Description</u>	<u>Limit</u>	<u>Deductible</u>
<u>Coverage A</u> Blanket Tools and Equipment	\$ 25,000 Not to exceed \$10,000 per item	\$ 500
<u>Coverage B</u> Scheduled Equipment	See Schedule	See Schedule
<u>Coverage C</u> Blanket Emergency Services Equipment	Not Covered	

Estimated Coverage Part Premium: \$ 2,272.00

INLAND MARINE FORMS

See Schedule of Forms and Endorsements.

Named Insured:
MARTIN COUNTY WATER DISTRICT

Policy Number: GPPA-PF-6051720-09/000
Policy Period: From 07-23-2019
To 07-23-2020

SCHEDULED EQUIPMENT

Actual Cash Value = ACV Replacement Cost = RC

<u>Item Description</u>	<u>Serial Number</u>	<u>Limit</u>	<u>Deductible</u>	<u>Valuation</u>
1997 CASE BACKHOE MODEL 580L	JJG0239297	\$47,000	\$1,000	ACV
2006 KUBOTA EXCAVATOR	JKUK1213001H70882	\$38,450	\$1,000	ACV
2010 KUBOTA EXCAVATOR	70882	\$38,000	\$1,000	ACV

INLAND MARINE COVERAGE FORM

Various provisions in this coverage part restrict coverage. Read the entire coverage part carefully to determine rights, duties, and what is and is not covered.

Throughout this coverage part the words "you" and "your" refer to the Named Insured shown in the Declarations. The words "we", "us" and "our" refer to the Company providing this insurance.

Other words and phrases that appear in quotation marks have special meaning. Refer to Section VI - Definitions.

SECTION I - COVERAGES

Coverage A - Blanket "Tools and Equipment"

We will pay for direct physical loss or damage caused by or resulting from any "covered cause of loss" to "tools and equipment" owned by you. The most we will pay is described under Section IV - What We Will Pay.

Coverage B - Scheduled Equipment

We will pay for direct physical loss or damage caused by or resulting from any "covered cause of loss" to equipment owned by you that is specifically listed in the Declarations or in a schedule attached to this coverage form. The most we will pay is described under Section IV - What We Will Pay.

Coverage C - Blanket "Emergency Services Equipment"

We will pay for direct physical loss or damage caused by or resulting from any "covered cause of loss" to "emergency services equipment" owned by you. The most we will pay is described under Section IV - What We Will Pay.

SECTION II - COVERAGE EXTENSIONS

This section adds to or extends the coverage under Section I - Coverages. Each separately numbered provision is referred to as an extension. Except to the extent specifically stated otherwise in an extension:

- a. Each extension is limited to direct physical loss or damage caused by or resulting from any "covered cause of loss";
- b. The limits in each extension are in addition to the limits applicable to Section I - Coverages; and
- c. All other applicable terms and conditions of this coverage form apply to each extension.

1. Debris Removal Expenses

- a. We will pay your debris removal expenses if they are reported to us within 180 days after the date of direct physical loss or damage. Debris removal expense means expense you incur in removing debris of covered "tools and equipment", "emergency services equipment", or scheduled equipment after direct physical loss or damage caused by or resulting from any "covered cause of loss". Debris removal expense does not include "remediation expense" or any expense related to the removal of "fungus", wet rot, dry rot, bacteria or asbestos.
 - b. The most we will pay under this extension in any one occurrence is \$15,000.
- 2. "Tools and Equipment" Owned by Your "Employees"**
- a. **Coverage A - Blanket "Tools and Equipment"** is extended to include direct physical loss or damage to "tools and equipment" belonging to your "employees" or volunteers caused by or resulting from any "covered cause of loss", provided the loss or damage occurs during the course of your "operations". This coverage will only apply if no other insurance coverage is available to the owner of the "tools and equipment".
 - b. The most we will pay under this extension in any one occurrence is \$25,000.
 - c. No deductible will apply under this extension.
- 3. Emergency Services and Law Enforcement "Personal Effects"**
- a. **Coverage C - Blanket "Emergency Services Equipment"** is extended to include direct physical loss or damage to "personal effects" belonging to your emergency service or law enforcement "employees" or volunteers caused by or resulting from any "covered cause of loss", provided the loss or damage occurs while such individuals are away from your premises and enroute to, performing, or returning from any official emergency service or law enforcement duty authorized by you.
 - b. The most we will pay under this extension in any one occurrence is the actual "replacement cost" for the lost or damaged "personal effects".
 - c. This coverage is primary and will apply regardless of any other insurance coverage which may be available to the owner of the "personal effects".
 - d. No deductible will apply under this extension.
- 4. Rented or Borrowed Equipment**
- a. **Coverage A - Blanket "Tools and Equipment"** and **Coverage C - Blanket "Emergency Services Equipment"** are extended to include direct physical loss or damage to "tools and equipment" and "emergency services equipment" not owned by you, but that is temporarily in your possession, caused by or resulting from any "covered cause of loss".
 - (1) The most we will pay under extension **4.a.** in any one occurrence is the lesser of the replacement cost of the item(s) or \$10,000.
 - (2) A \$1,000 deductible applies to extension **4.a.**
 - b. **Coverage B - Scheduled Equipment** is extended to include direct physical loss or damage to equipment not owned by you, but that is temporarily in your possession, caused by or resulting from any "covered cause of loss". For the purpose of this extension only, such equipment will be considered as scheduled equipment while in your possession.
 - (1) The most we will pay under extension **4.b.** in any one occurrence is the lesser of the "actual cash value" of the damaged equipment or \$100,000.
 - (2) A \$1,000 deductible applies to extension **4.b.**
 - c. The coverage provided by this extension is primary.

5. Newly Acquired Scheduled Equipment

- a. **Coverage B - Scheduled Equipment** is extended to include direct physical loss or damage caused by or resulting from any "covered cause of loss" to newly acquired equipment for use in your "operations".
- b. This automatic extension of coverage will apply for a period of 30 days from the date of acquisition on a "replacement cost" basis, not to exceed the purchase price of the newly acquired equipment. Coverage will cease for the newly acquired equipment at the earliest of 30 days from the date of acquisition, or when this coverage part is cancelled or nonrenewed.
- c. A \$1,000 deductible applies to this extension.

6. "Personal Watercraft" and "Watercraft"

- a. **Coverage A - Blanket "Tools and Equipment"** and **Coverage C - Blanket "Emergency Services Equipment"** are extended to include direct physical loss or damage to "personal watercraft" or "watercraft" owned by you, caused by or resulting from a "covered cause of loss".
- b. This extension applies to all such "personal watercraft" or "watercraft" that is either not powered by a motor or engine or is powered by a motor or combination of motors of 100 horsepower or less, regardless of whether the motor is inboard, outboard, or inboard/outboard.
- c. This extension does not apply to any "personal watercraft" or "watercraft" that is listed under **Coverage B - Scheduled Equipment**.
- d. We will pay up to the "replacement cost" of any "personal watercraft" or "watercraft", but the most we will pay under this extension is \$25,000 in any one occurrence.

7. Rental Reimbursement for Scheduled Equipment

- a. **Coverage B - Scheduled Equipment Coverage** is extended to reimburse you for the expenses you incur to rent substitute equipment while your scheduled equipment is inoperable due to direct physical loss or damage caused by or resulting from a "covered cause of loss".

This coverage will only apply if:

- (1) You make every reasonable effort to repair, replace, or rebuild such equipment; and
 - (2) You are unable to continue or resume your operations with similar equipment that is available to you at no additional expense to you.
- b. We will pay your rental expenses incurred during the period of time that:
 - (1) Begins 72 hours after the loss occurs; and
 - (2) Ends the soonest of the following:
 - (a) when the damaged equipment has been replaced;
 - (b) when the damaged equipment has been repaired; or
 - (c) when the damaged equipment is no longer required.
 - c. If this policy expires before we have paid you all the rental reimbursement to which you are entitled, we will continue to make payments after the expiration date.
 - d. The most we pay under this extension in any one occurrence is \$10,000.
 - e. No deductible applies to this coverage.

8. "Unmanned Aircraft"

- a. We will pay for direct physical loss or damage to "unmanned aircraft" owned by you or furnished to you for your regular use, resulting from a "covered cause of loss".
- b. Coverage is not provided:
 - (1) While "unmanned aircraft" is rented, leased, or loaned to others without an operator who is your "employee" or volunteer; or
 - (2) While being used in any professional or organized racing or demolition contest or stunting activity, or while practicing or preparing for such contest or activity; or
 - (3) While not used in the insured's "operations".
- c. Subject to the limit shown in **8.d.**, below, we will pay the "replacement cost" of the lost or damaged "unmanned aircraft" in excess of the deductible, but not more than the lesser of:
 - (1) The amount which you actually spend to repair or replace the lost or damaged "unmanned aircraft" with "unmanned aircraft" of comparable kind and quality; or
 - (2) The "replacement cost" of the lost or damaged "unmanned aircraft".
- d. The most we will pay under this extension in any one occurrence is \$25,000.
- e. A \$500 deductible applies to this extension.

9. Fire Department Charges

- a. We will pay up to \$1,000 in any one occurrence for fire department charges as a result of direct physical damage to your "tools and equipment", scheduled equipment or "emergency services equipment" due to a "covered cause of loss".
- b. No deductible applies to this extension.

10. Fire Extinguishing Equipment Recharge Costs

- a. We will pay the necessary and reasonable cost to recharge or refill your fire extinguishing equipment, including both hand-held extinguishers and fixed automatic extinguishing systems, as a result of:
 - (1) Their discharge as a result of a "covered cause of loss"; or
 - (2) Their accidental discharge in the absence of a "covered cause of loss".
- b. This extension applies regardless of whether the fire extinguishing equipment itself is damaged.
- c. The fire extinguishing equipment must be for the protection of your "tools and equipment", scheduled equipment or your "emergency services equipment".
- d. No deductible applies to this extension.

SECTION III - COVERED CAUSES OF LOSS

"Covered cause of loss" means any cause of direct physical loss or damage except as excluded below.

Exclusions

This coverage part does not apply to loss or damage caused by or resulting directly or indirectly from the following causes, or occurring in the following situations. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently with or before, during, or after the loss or damage. But we will cover resulting fire or explosion, meaning a fire or explosion that results from any cause of loss other than "war", whether or not that cause of loss itself is covered under this coverage part.

1. Asbestos

Loss or damage resulting from asbestos or asbestos-containing materials, unless the damage from asbestos is caused by or results from your "emergency operations" conducted away from premises owned or occupied by you.

2. Delay, Loss of Use

Delay and loss of use or because you can no longer sell or use property.

3. Dishonesty

Dishonest acts or omissions of you or your elected or appointed public officials, "employees", or volunteers, or anyone authorized to act for you, or anyone to whom you entrust property, whether an individual is acting alone or in collusion with others.

4. Faulty Design

Faulty, inadequate, or defective design, specifications, workmanship and material including the cost of correcting any faulty design, workmanship, material, manufacture or installation, alteration, repair or work on covered "tools and equipment", "emergency services equipment" or scheduled equipment. This exclusion does not apply to loss or damage that results from any of these, if the loss or damage occurs in connection with any cause of loss not otherwise excluded by this policy.

5. "Fungus", Wet Rot, Dry Rot or Bacteria

The presence, growth, proliferation, spread or any activity of "fungus", wet rot, dry rot or bacteria, including loss, damage or "remediation expenses" resulting from any of these.

6. Inherent Vice

A natural condition of property that causes it to deteriorate or become damaged. Examples of inherent vice are the yellowing and cracking of old paper, patina that forms on old bronze and the swelling of wood under moist conditions.

7. Latent Defects

Faults or defects in the property itself.

8. Mechanical Breakdown

Mechanical Breakdown.

9. Mysterious Disappearance

Mysterious disappearance of property or an inventory shortage.

10. Neglect

Neglect means your failure to take all reasonable steps to protect your "tools and equipment", "emergency services equipment", or scheduled equipment when it is threatened with loss or damage and to take all reasonable steps to protect your "tools and equipment", "emergency services equipment" or scheduled equipment from further loss after loss or damage occurs. This exclusion does not apply to the use of your "tools and equipment", "emergency services equipment" or scheduled equipment used in "emergency operations".

11. "Nuclear Activity"

12. Pollution

Pollution or contamination including the actual, alleged or threatened presence, discharge, seepage, migration, release or escape of "pollutants" unless caused by a "specified cause of loss" or by your "training operations", or by your "emergency operations" conducted away from premises owned or occupied by you.

13. "War"

14. Wear and Tear

Wear and tear, deterioration, rust, corrosion, marring or scratching, erosion, decomposition, and decay.

SECTION IV - WHAT WE WILL PAY

A. Limits of Insurance

1. For **Coverage A - Blanket "Tools and Equipment"**, the most we will pay for loss or damage in any one occurrence is the applicable blanket Limit of Insurance shown in the Declarations. However, the most we will pay for any single item including its attached devices and accessories, is \$10,000.
2. For **Coverage B - Scheduled Equipment**, the most we will pay for loss or damage in any one occurrence is the applicable Limit of Insurance shown in the Declarations or in an attached schedule for the scheduled item.
3. For **Coverage C - Blanket "Emergency Services Equipment"**, the most we will pay for loss or damage in any one occurrence is the applicable blanket Limit of Insurance shown in the Declarations.
4. If an item is scheduled under **Coverage B - Scheduled Equipment**, there is no coverage for such item under **Coverage A** or **Coverage C**.

B. Deductible

1. We will not pay for loss or damage in any one occurrence until the amount of loss or damage exceeds the applicable deductible for each coverage as indicated in the declarations. We will then pay the amount of loss or damage in excess of the deductible, up to the applicable Limit of Insurance.
 - a. If loss under both **Coverage A** and **Coverage C** applies to any one occurrence, only one deductible, the largest, will apply to the **Coverage A** and **Coverage C** loss.
 - b. If loss under **Coverage B** involves more than one scheduled item in any one occurrence, only one deductible, the largest, will apply to the **Coverage B** loss.
2. **Deductible Waiver.** If a loss covered under **Coverage A** and/or **Coverage C** of this coverage form also involves a loss under a Property Coverage Form or a Business Auto Policy issued to you by us, only one deductible, the largest, will be applied to the loss. The deductible under the other coverage form or policies will be waived. This provision does not include any **Coverage B** loss.

C. Valuation

1. Coverage A Valuation - Replacement Cost

In the event of loss or damage, we will determine the value of property under **Coverage A - Blanket "Tools and Equipment"** as follows:

- a. We will pay the "replacement cost" of the lost or damaged "tools and equipment" in excess of the deductible, but not more than the smallest of the following:
 - (1) The amount which you actually spend to repair or replace the lost or damaged "tools and equipment" with "tools and equipment" of comparable kind and quality;

- (2) The "replacement cost" of the lost or damaged "tools and equipment"; or
 - (3) The limit shown in the Declarations for "tools and equipment".
- b. You may substitute "tools and equipment" of a different kind or quality and still comply with the "replacement cost" provision, but we will not pay more than the cost to repair or replace the lost or damaged "tools and equipment" with "tools and equipment" of comparable kind and quality.

2. Coverage B Valuation - Replacement Cost or Actual Cash Value

In the event of loss or damage, we will determine the value of property under **Coverage B - Scheduled Equipment** as follows:

- a. If "replacement cost" valuation is indicated in the Schedule, we will not pay more than the limit applicable to the lost or damaged scheduled equipment. Subject to that limit, we will pay the "replacement cost" of any loss or damage to the scheduled equipment in excess of the deductible, so long as:
- (1) The loss or damage to the scheduled equipment is actually repaired or replaced;
 - (2) The repairs to or replacement of the scheduled equipment are made within one year of the loss or damage;
 - (3) The repairs or replacements restore the scheduled equipment to the same use; and
 - (4) The repairs to or replacement of the scheduled equipment are of the same kind and quality as the scheduled equipment suffering the loss or damage. You may substitute equipment of a different kind or quality, but we won't pay more than what it would cost to repair or replace the loss or damage to the scheduled equipment with equipment of comparable kind and quality.
- b. If "replacement cost" does not apply, we will pay for loss or damage on the basis of the "actual cash value" of the scheduled equipment at the time of loss. The most we will pay for loss or damage to the scheduled equipment valued by the "actual cash value" method is the smallest of the following:
- (1) The coverage limit which applies to the scheduled equipment;
 - (2) The "actual cash value" of the lost or damaged scheduled equipment; or
 - (3) The amount which you actually spend to repair or replace the lost or damaged scheduled equipment with equipment of comparable kind or quality. You may substitute equipment of a different kind or quality, but we won't pay more than what it would cost to replace the lost or damaged equipment with equipment of comparable kind and quality.
- c. If "replacement cost" valuation is indicated in the Schedule, you may make a claim for loss or damage covered by this insurance on an "actual cash value" basis instead of on a "replacement cost" basis. If you elect to have loss or damage settled on an "actual cash value" basis, you may still make a claim on a "replacement cost" basis at any time within one year after the loss. However, you will only have this privilege if you comply with all the requirements of the "replacement cost" provisions.

3. Coverage C Valuation - Guaranteed Replacement Cost

In the event of loss or damage under **Coverage C - Blanket "Emergency Services Equipment"**, we will determine the value of property on a guaranteed "replacement cost" basis, as follows:

- a. We will pay the entire "replacement cost" of the lost or damaged "emergency services equipment", or the cost to repair or replace the damaged "emergency services equipment", whichever is smaller, in excess of the deductible, provided you accurately report to us at

policy inception and within 30 days after acquisition, the number and "types of vehicles" which carry "emergency services equipment" owned by you.

- b. You may substitute "emergency services equipment" of a different kind or quality, but we won't pay more than the cost to repair or replace the lost or damaged "emergency services equipment" with "emergency services equipment" of comparable kind and quality.
- c. Our estimated value of the total "replacement cost" of all "emergency services equipment" is based on the number and "types of vehicles" reported by you which carry "emergency services equipment" owned by you.
- d. If you do not accurately report the number and "types of vehicles" set forth in paragraph 3.a. above, we will determine the most we will pay using the following steps:
 - (1) Calculate the estimated value of your "emergency services equipment" based on the number and "types of vehicles" you reported to us.
 - (2) Calculate the estimated value of your "emergency services equipment" had the number and "types of vehicles" been accurately reported to us.
 - (3) Divide the amount calculated in step (1) by the amount calculated in step (2).
 - (4) Multiply the resulting proportion by the total amount of the loss.
 - (5) Subtract the applicable deductible.

We will pay the amount determined in step (5). For the remainder of any loss, you will have to rely on other insurance or absorb the loss.

SECTION V - CONDITIONS

The following apply in addition to the Common Policy Conditions.

1. Abandonment

There can be no abandonment of any property to us.

2. Appraisal

If we cannot agree with you on the amount of the loss, either of us can demand that the following procedure be used to settle the amount.

- a. You or we will request in writing that the dispute be submitted to appraisal within 60 days from the time we receive your proof of loss. Each will then select an appraiser and notify the other of that choice within 20 days of the initial request.
- b. The appraisers will select an impartial umpire. If they cannot agree on an umpire within 15 days, either you or we can ask that an umpire be appointed by a judge of a court having jurisdiction in the county where the property is located.
- c. The appraisers will appraise each item for its value at the time of loss and the amount of loss. If they can't agree, they will submit any differences to the umpire. An agreement in writing by any two of these three will determine the amount of the loss.
- d. You will pay your appraiser and we will pay ours. Each will share equally any other costs of the appraisal and the umpire.
- e. We will not surrender our rights by any act we take relating to an appraisal.

3. Concealment, Misrepresentation or Fraud

This coverage part is void in any case of fraud by you as it relates to this coverage part at any time. It is also void if you or any other insured, at any time, intentionally conceal or misrepresent a material fact concerning:

- a. This coverage part;
- b. The covered property;
- c. Your interest in the covered property; or
- d. A claim under this coverage part.

4. Control of Property

Any act or neglect of any person other than you, beyond your direction or control, will not affect this insurance. The breach of any condition of this coverage part at any one or more locations will not affect coverage at any location where, at the time of loss or damage, the breach of condition does not exist.

5. Duties in the Event of Loss or Damage

a. You must see that the following are done in the event of loss or damage to property insured under this coverage part:

- (1) Notify the police if a law may have been broken.
- (2) Give us prompt notice of the loss or damage. Include a description of the property involved.
- (3) As soon as possible, give us a description of how, when and where the loss or damage occurred.
- (4) Take all reasonable steps to protect the property from further damage by a "covered cause of loss". If feasible, set the damaged property aside and in the best possible order for examination. Also keep a record of your expenses for emergency and temporary repairs, for consideration in the settlement of the claim. This will not increase the Limit of Insurance.
- (5) At our request, give us complete inventories of the damaged and undamaged property. Include quantities, costs, values, and amount of loss claimed. However, if the total claim for any loss is less than \$10,000, you are not required to provide an inventory of the undamaged property.
- (6) As often as may be reasonably required, permit us to inspect the property proving the loss or damage and examine your books and records.
Also permit us to take samples of damaged and undamaged property for inspection, testing and analysis, and permit us to make copies from your books and records.
- (7) Send us a signed, sworn proof of loss containing the information we request to investigate the claim. You must do this within 60 days after our request. We will supply you with the necessary forms.
- (8) Cooperate with us in the investigation or settlement of the claim.

b. We may examine any insured under oath, while not in the presence of any other insured and at such times as may be reasonably required, about any matter relating to this insurance or the claim, including an insured's books and records. In the event of an examination, an insured's answers must be signed.

6. Insurance Under Two or More Coverages

If two or more coverages of this coverage part apply to the same loss or damage, we will not pay more than the actual amount of the loss or damage.

7. Legal Action Against Us

No one may bring a legal action against us under this coverage part unless:

- a. There has been full compliance with all of the terms of this coverage part; and
- b. The action is brought within two years after the date on which the direct physical loss or damage occurred.

8. Loss Payment

- a. In the event of loss or damage covered by this coverage part, at our option, we will either:
 - (1) Pay the value of lost or damaged property;
 - (2) Pay the cost of repairing or replacing the lost or damaged property;
 - (3) Take all or any part of the property at an agreed or appraised value; or
 - (4) Repair, rebuild or replace the property with other property of like kind and quality.
- b. We will give notice of our intentions within 30 days after we receive the sworn proof of loss.
- c. We will not pay you more than your financial interest in the property.
- d. We may adjust losses with the owners of lost or damaged property if other than you. If we pay the owners, such payments will satisfy your claims against us for the owners' property. We will not pay the owners more than their financial interest in the property.
- e. We may elect to defend you against suits arising from claims of owners of property. We will do this at our expense.
- f. We will pay for covered loss or damage within 30 days after we receive the sworn proof of loss if:
 - (1) You have complied with all of the terms of this coverage part; and
 - (2) We have reached agreement with you on the amount of loss, or an appraisal award has been made.

9. No Benefit to Bailee

No person or organization, other than you, having custody of covered property will benefit from this insurance.

10. Other Insurance

- a. You may have other insurance subject to the same plan, terms, conditions and provisions as the insurance under this coverage part. If you do, we will pay our share of the covered loss or damage. Our share is the proportion that the applicable Limit of Insurance under this coverage part bears to the Limits of Insurance of all insurance covering on the same basis.
- b. If there is other insurance covering the same loss or damage, other than that described in **a.** above, we will pay only for the amount of covered loss or damage in excess of the amount due from that other insurance, whether you can collect it or not. But we will not pay more than the applicable Limit of Insurance.

11. Policy Period, Policy Territory

We will cover loss or damage commencing:

- a. During the policy period shown in the Declarations; and
- b. Within the policy territory. Policy territory means the United States, its territories and possessions, Puerto Rico and Canada.

12. Recovered Property

If either you or we recover any property after loss settlement, that party must give the other prompt notice. At your option, the property will be returned to you. You must then return to us the amount we

paid to you for the property. We will pay recovery expenses and the expenses to repair the recovered property, subject to the Limit of Insurance.

13. Transfer of Rights of Recovery Against Others To Us

If any person or organization to or for whom we make payment under this coverage part has rights to recover damages from another, those rights are transferred to us to the extent of our payment. That person or organization must do everything necessary to secure our rights and must do nothing after loss to impair them. But you may waive your rights against another party in writing:

- a. Prior to a loss to your covered property;
- b. After a loss to your covered property only if, at time of loss, that party is one of the following:
 - (1) Someone insured by this insurance;
 - (2) An organization owned by or controlled by you;
 - (3) An organization that owns you or controls you; or
 - (4) Your tenant.

This will not restrict your insurance.

SECTION VI – DEFINITIONS

1. "Aircraft" means aircraft, other than "unmanned aircraft", except those that are:
 - a. On the ground for display or instructional purposes;
 - b. Not self-propelled; and
 - c. Not certified for flight.

However, this does not include detached aircraft engines, parts, accessories and equipment.

2. "Actual cash value" is calculated as the amount it would cost to repair or replace damaged or destroyed equipment, at the time of loss or damage, with equipment of like kind and quality, subject to a deduction for deterioration, depreciation and obsolescence. "Actual cash value" applies to the valuation of equipment regardless of whether that equipment has sustained partial or total loss or damage. The "actual cash value" of such equipment may be significantly less than its "replacement cost".
3. "Computer equipment" means your programmable electronic equipment that is used to store, retrieve and process "electronic data". It includes their component parts and air conditioning, fire suppression equipment and electrical equipment used exclusively in your computer operations as well as associated peripheral equipment that provides communication including input and output functions such as printing or auxiliary functions such as "electronic data" transmission.
4. "Covered cause of loss" is defined in Section III - Covered Causes Of Loss.
5. "Electronic data" means information, facts or computer programs stored as or on, created or used on, or transmitted to or from computer software (including systems and applications software), on hard or floppy disks, CD-ROMs, tapes, drives, cells, data processing devices or any other repositories of computer software which are used with electronically controlled equipment. The term computer programs, referred to in the foregoing description of "electronic data", means a set of related electronic instructions which direct the operations and functions of a computer or device connected to it, which enable the computer or device to receive, process, store, retrieve or send data.
6. "Emergency operations" means actions performed by members of law enforcement, a fire department, hazardous materials unit, or first aid, ambulance or rescue squad, which are urgent responses for the protection of property, human life, health or safety.

7. "Emergency services equipment" means portable law enforcement, firefighting, ambulance, rescue, and communications equipment commonly used in law enforcement, firefighting, or rescue operations away from your premises. This term includes equipment specific to law enforcement, firefighting, or rescue related activities, such as firearms, radar speed timing units, training videos, manuals and mannequins, including trailers whose primary purpose is to transport covered "emergency services equipment".

"Emergency services equipment" does not include:

- a. "Tools and equipment" that are not commonly used in activities specified above;
 - b. "Aircraft", its parts or accessories;
 - c. Animals;
 - d. "Computer equipment" or software or other "electronic data" processing equipment except when such equipment is intended for use off your premises in actual "emergency operations" or in training for "emergency operations";
 - e. "Fine arts or property that is rare or that has historic or artistic value, including antiques or rare articles;
 - f. Jewelry (except watches);
 - g. "Money" and "securities";
 - h. "Personal effects" belonging to you or your officers, managers, elected or appointed officials, "employees", or volunteers, other than individually owned portable law enforcement, firefighting, ambulance, or rescue related equipment;
 - i. "Personal property" including contents and building fixtures;
 - j. Televisions, video cassette recorders, and other audio-visual equipment except when such equipment is intended for use off your premises in actual "emergency operations" or in training for "emergency operations";
 - k. "Unmanned aircraft";
 - l. "Valuable papers and records";
 - m. "Vehicles";
 - n. "Watercraft" or "personal watercraft" except as provided for in **Extension 6** for **Coverage C**, or in an attached schedule for **Coverage B**; or
 - o. Property or equipment covered under another coverage form of this or any other policy in which it is more specifically described.
8. "Employees" are people who work for you in the conduct of your ordinary activities, in return for a salary, wages or commissions. In order to be considered an "employee", a person must be subject to your exclusive direction in the performance of his or her activities. Contractors and agents are not considered to be "employees".
9. "Fungus" means any type or form of fungus, including mold or mildew, and any mycotoxins, spores, scents or by-products produced or released by fungi.
10. "Money" means currency, coins, bank notes, bullion, traveler's checks, registered checks and money orders held for sale.
11. "Nuclear activity" means loss from nuclear reaction, nuclear radiation or radioactive contamination, whether deliberate or accidental, controlled or uncontrolled, and whether or not the loss is direct or indirect, proximate or remote, or is contributed to or aggravated by a "covered cause of loss". But it does not include explosion, fire or smoke.

12. "Operations" means your business activities or your activities as a local government unit including law enforcement, firefighting, ambulance or rescue services.
13. "Personal effects" means property that belongs to an individual and is devoted primarily to that individual's personal use; for example, clothing, eyeglasses, or individually owned portable law enforcement, firefighting, ambulance, or rescue related equipment.
- "Personal effects" does not include:
- a. "Aircraft" or its parts, accessories and equipment or "unmanned aircraft";
 - b. Animals;
 - c. Fine arts or property that is rare or that has historic or artistic value, including antiques or rare articles;
 - d. Jewelry, (except watches);
 - e. "Money" and "securities";
 - f. "Vehicles"; or
 - g. "Watercraft" and "personal watercraft".
14. "Personal property" means all property used in your "operations", other than "real property", including but not limited to furnishings and office equipment, materials, supplies (including your inventory of "vehicle" parts and supplies) while held on your premises awaiting installation, building contents, "computer equipment", communication systems, base stations and dispatching systems.
15. "Personal watercraft" means a vessel used in your "operations" which uses an inboard motor powering a water jet pump as its primary source of motive power, and which is designed to be operated by a person sitting, standing, or kneeling on the vessel, rather than the conventional manner of sitting or standing inside the vessel.
16. "Pollutants" means any solid, liquid, gaseous or thermal irritant or contaminant, including vapor, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.
17. "Real property" means "items" at a "premises" including:
- a. Aboveground piping;
 - b. Aboveground and belowground "penstock";
 - c. Additions under construction;
 - d. Air cascade units that are not designed to be used off "premises";
 - e. All appurtenant buildings or structures other than playground equipment, park shelters, pedestrian-only bridges, picnic tables, water fountains or coolers, benches, dugouts, bleachers, or scoreboards;
 - f. Alterations and repairs to the buildings or structures;
 - g. Completed additions;
 - h. Exterior signs, meaning neon, automatic, mechanical, electric or other signs either attached to the outside of a building or structure, or standing free in the open;
 - i. Foundations;
 - j. Materials, equipment, supplies and temporary structures you own or for which you are responsible, on the "premises" or in the open (including property inside "vehicles") within 1,000 feet of the "premises", used for making additions, alterations or repairs to buildings or structures at the "premises";
 - k. Outdoor fixtures;

- l. Paved surfaces such as sidewalks, bike paths, walkways, patios or parking lots;
- m. Permanently installed fixtures, machinery, and equipment;
- n. "Personal property" used for the maintenance and service of buildings or structures, including tools, lawn care equipment, and free standing appliances for refrigerating, ventilating, cooking, dishwashing and laundering;
- o. Submersible pumps, pump motors and engines; or
- p. Underground piping located on or within 100 feet of a "premises" described in the Declarations.

"Real property" does not include:

- a. Canals, ditches, flumes or aqueducts;
 - b. Dams, locks, levees, or reservoirs;
 - c. Docks, wharves, piers, pilings or bulkheads;
 - d. Electric utility power transmission and distribution lines, poles and related equipment;
 - e. Excavations, grading, or filling;
 - f. Foundations of machinery or boilers if the foundations are below the lowest basement floor or the surface of the ground, if there is no basement;
 - g. Land, including land on which the property is located;
 - h. Pump motors and engines exceeding 1,000 horsepower capacity;
 - i. Roadways or bridges;
 - j. "Tools and equipment";
 - k. Trees, shrubs, plants and lawns except as described in Section II - Coverage Extensions;
 - l. Underground flues, drains or well structures;
 - m. Underground piping located more than 100 feet from the "premises" described in the Declarations; or
 - n. Water.
- 18.** "Remediation expenses" are expenses incurred for or in connection with the investigation, monitoring, removal, disposal, treatment, or neutralization of pollution conditions to the extent required by:
- a. Federal, state or local laws, regulations or statutes, or any subsequent amendments thereof, enacted to address pollution conditions; or
 - b. A legally executed state voluntary program governing the cleanup of pollution conditions.
- Pollution conditions means the discharge, dispersal, release, seepage, migration, or escape of smoke, vapors, soot, fumes, acids, alkalis, toxic chemicals, liquids or gases, hazardous materials, waste materials (including medical, infectious and pathological wastes) or electromagnetic fields into or upon land or any structures thereon, the atmosphere, or any watercourse or body of water including groundwater.
- 19.** "Replacement cost" is calculated as the amount it would cost, following direct physical loss or damage, to replace covered equipment with equipment of the same kind and quality, determined at the time of loss, without deduction for deterioration, depreciation or obsolescence.
- 20.** "Securities" means negotiable and non-negotiable instruments or contracts that represent property or obligations to pay "money". Stamps, including revenue stamps, are "securities"; so are tokens and tickets. However, stamps are covered only for their face value. "Money" is not considered to be "securities".

21. "Sinkhole collapse" means sudden sinking or collapse of land into underground empty space created by the action of water on limestone or similar rock formations. "Sinkhole collapse" does not include the cost of filling sinkholes.
22. "Specified cause of loss" means fire, lightning, windstorm or hail, explosion, riot or civil commotion, "vehicles" or aircraft, smoke, sonic boom, vandalism and malicious mischief, "sprinkler leakage", "sinkhole collapse", "volcanic action", falling objects, or weight of ice, snow or sleet.
23. "Sprinkler leakage" means leakage or discharge of any substance from an automatic sprinkler system. It includes the collapse or fall of a tank that is part of a plumbing or an automatic sprinkler system. It also includes damage caused by breakage or freezing to parts of an automatic sprinkler system installed in a building, if "sprinkler leakage" results from such damage.
24. "Tools and equipment" means all tools and equipment, together with attached devices, accessories and trailers that are used in your "operations". "Tools and equipment" includes, but is not limited to, hand tools, mechanics tools, power tools, meter readers, generators, air compressors, welders, trash pumps, trenchers, saws, jack hammers, maintenance or diagnostic equipment including specialized audio-visual equipment and its associated laptop, as well as recreational equipment, such as outdoor portable seating, temporary stands, food service trailers not licensed for road use, or portable restrooms.

"Tools and equipment" also includes mobile equipment such as, but not limited to, bulldozers, mobile equipment that travels on crawler treads, tractors, loaders, backhoes, excavators, graders, or road surfacing equipment, and equipment whether self propelled or not, maintained primarily to provide mobility to permanently mounted cranes, shovels, loaders, diggers, and drills.

"Tools and equipment" also includes snow plows, salt spreaders, and other similar equipment when not attached to a "vehicle".

"Tools and equipment" does not include the following:

- a. "Aircraft", its parts and accessories and "unmanned aircraft", except "unmanned aircraft" as provided for in **Extension 8** for **Coverage A**;
- b. Animals;
- c. "Emergency services equipment";
- d. Fine arts;
- e. Jewelry;
- f. "Money" and "securities";
- g. "Personal effects" belonging to you or your officers, managers, elected or appointed officials, "employees", or volunteers;
- h. "Personal property", other than laptops as described above;
- i. "Real property";
- j. Scheduled equipment listed under **Coverage B**;
- k. Televisions, video cassette recorders, and other audio-visual equipment other than the specialized audio-visual equipment described above;
- l. "Valuable papers and records";
- m. "Vehicles";
- n. "Watercraft" or "personal watercraft" except as provided for in **Extension 6** for **Coverage A**, or in an attached schedule for **Coverage B**; or
- o. Property or equipment covered under another coverage form of this or any other policy in which it is more specifically described.

25. "Training operations" means activities used to prepare, train, or instruct members of law enforcement, a fire department, hazardous materials unit, or first aid, ambulance or rescue squad in accepted and recognized emergency procedures, including municipal, state and federal standards.
26. "Types of vehicles" means various categories of vehicles commonly used in law enforcement, firefighting, ambulance or rescue operations, such as pumpers, brush trucks, aerial devices, rescue trucks, law enforcement vehicles or advanced life support ambulances.
27. "Unmanned aircraft" means an aircraft weighing 15 pounds or less, that is not:
- Designed;
 - Manufactured; or
 - Modified after manufacture;
- to be controlled directly by a person from within or on the aircraft.
- "Unmanned aircraft" includes equipment used with such "unmanned aircraft", provided such equipment is attached to or essential for its operation. Payload (camera) is included only when in connection to, stored with, or in use with the drone.
28. "Valuable papers and records" are documents that are written, printed, or otherwise inscribed. These include:
- Books, manuscripts, abstracts, maps and drawings;
 - Film and other photographically produced records, such as slides and microfilm; and
 - Legal and financial agreements such as deeds and mortgages.
29. "Vehicle" means vehicles or their parts, accessories, and equipment if the vehicles are required by law to be licensed for highway use.
30. "Volcanic action" means direct loss or damage resulting from the eruption of a volcano when the loss or damage is caused by:
- Airborne volcanic blast or airborne shock waves;
 - Ash, dust or particulate matter; or
 - Lava flow.
- All volcanic eruptions that occur within any 168 hour period will constitute a single occurrence.
- But "volcanic action" does not include the cost to remove ash, dust or particulate matter that does not cause direct physical loss or damage to covered property.
31. "War" means any of the following:
- War, including undeclared or civil war;
 - Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
 - Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.
32. "Watercraft" means any watercraft used in your "operations", including its motor, parts, accessories and equipment, but does not include "personal watercraft".

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

RENTED OR BORROWED EQUIPMENT INCREASED LIMIT

This endorsement modifies insurance provided under the following:

INLAND MARINE COVERAGE PART

SCHEDULE

Increased Limit:

\$250,000

[If no entry appears above, the information required to complete this endorsement will be shown in the Declarations as applicable to this endorsement.]

The limit under **Paragraph b.** of **SECTION II. COVERAGE EXTENSIONS, Extension 4. Rented or Borrowed Equipment** is replaced with the limit shown in the schedule. The increased limit is the new limit and is not in addition to the limit provided in **Extension 4.b.**

Named Insured:
MARTIN COUNTY WATER DISTRICT

Policy Number: GPPA-PF-6051720-09/000
Policy Period: From 07-23-2019
To 07-23-2020

AUTO COVERAGE PART DECLARATIONS

ITEM ONE: Named Insured - Refer to the Common or Auto Policy Declarations

ITEM TWO: Coverage and Covered Autos

This coverage part provides only those coverages activated by a Covered Auto Symbol or a Premium shown below:

Coverage	Covered Auto Symbols	Limit of Insurance (this is the most we will pay for any one accident or loss)	Premium
Covered Autos Liability (combined single limit)	1	\$1,000,000 each accident	\$ 3,214
Personal Injury Protection (PIP) (or equivalent no-fault coverage)	5	Refer to ITEM THREE and each PIP or added PIP endorsement	\$ 87
Added Personal Injury Protection (or equivalent added no-fault coverage)	N/A	Separately stated in each added PIP endorsement	
Property Protection Insurance (Michigan Only)	N/A	Separately stated in the P.P.I. endorsement minus Ded. for each accident	
Auto Medical Payments	N/A	Each Insured	
Medical Expense and Income Loss Benefits (Virginia only)	N/A	Separately stated in each Medical Expense and Income Loss Benefits endorsement	
Uninsured Motorists (UM)	2	Refer to ITEM THREE and the Uninsured Motorists endorsement	\$ 162
Underinsured Motorists (UIM) (when not included in UM coverage)	2	Refer to ITEM THREE and the Underinsured Motorists endorsement	\$ 582
Physical Damage – Comprehensive	7, 8	Refer to ITEM THREE and ITEM FOUR (if applicable)	\$ 177
Physical Damage – Specified Causes of Loss	N/A		
Physical Damage – Collision	7, 8		\$ 377
Physical Damage – Towing and Labor	N/A	Refer to ITEM THREE	
Other Auto Coverages			
Estimated Coverage Part Premium:			\$ 4,599.00
Taxes, Fees and Surcharges:			\$ 82.78
Total Premium:			\$ 4,681.78

Named Insured:
MARTIN COUNTY WATER DISTRICT

Policy Number: GPPA-PF-6051720-09/000
Policy Period: From 07-23-2019
To 07-23-2020

ITEM THREE: Schedule of Your Auto Coverage

Auto Schedule Summary

Veh. Num.	Year	Make	Model	PE Code	V.I.N.	Value
1	2004	CHEVROLET	BLAZER SERVICE	OTH	1GNDT13X84K165304	
2	2013	FORD	F150	OTH	1FTFW1EF9DKE05425	ACV
3	1988	FORD	CB BUCKET SERVICE	OTH	1FDPK84A8JVA17073	ACV
4	1997	FORD	F250	OTH	1FTHF26F2VEB97790	
5	2004	FORD	RANGER	OTH	1FTZR45EX4PA6616	
6	1994	FORD	F350 DUMP TRUCK	OTH	1FDJF37MRNA92505	

Named Insured:
MARTIN COUNTY WATER DISTRICT

Policy Number: GPPA-PF-6051720-09/000
Policy Period: From 07-23-2019
To 07-23-2020

Vehicle # 1

Insured's #:

Insured Entity:

Year: 2004
Make: CHEVROLET BLAZER
Model: SERVICE
V.I.N.: 1GNDT13X84K165304
Valuation: N/A

Use: Service
Class Code: 014990
State: KY
Territory: 106

Coverages:	Limit of Insurance	Deductible	Premium
Covered Autos Liability (combined single limit)	\$ 1,000,000	\$	496
Personal Injury Protection (PIP)	See Endorsement	\$ 250	\$ 13
Added Personal Injury Protection			
Property Protection Insurance (MI only)			
Auto Medical Payments			
Medical Exp. And Income Loss Benefits (VA only)			
Uninsured Motorists (UM)	\$ 1,000,000	\$	27
Underinsured Motorists (UIM)	\$ 1,000,000	\$	97
Physical Damage – Comprehensive			
Physical Damage – Specified Causes of Loss			
Physical Damage – Collision			
Physical Damage – Towing and Labor			
Other Auto Coverages			
Total:		\$	633

Vehicle # 2

Insured's #:

Insured Entity:

Year: 2013
Make: FORD
Model: F150
V.I.N.: 1FTFW1EF9DKE05425
Valuation: Actual Cash Value

Use: Service
Class Code: 014990
State: KY
Territory: 106

Coverages:	Limit of Insurance	Deductible	Premium
Covered Autos Liability (combined single limit)	\$ 1,000,000	\$	496
Personal Injury Protection (PIP)	See Endorsement	\$ 250	\$ 22
Added Personal Injury Protection			
Property Protection Insurance (MI only)			
Auto Medical Payments			
Medical Exp. And Income Loss Benefits (VA only)			
Uninsured Motorists (UM)	\$ 1,000,000	\$	27
Underinsured Motorists (UIM)	\$ 1,000,000	\$	97
Physical Damage – Comprehensive	ACV	\$ 1,000	\$ 107
Physical Damage – Specified Causes of Loss			
Physical Damage – Collision	ACV	\$ 1,000	\$ 262
Physical Damage – Towing and Labor			
Other Auto Coverages			
Total:		\$	1,011

Named Insured:
MARTIN COUNTY WATER DISTRICT

Policy Number: GPPA-PF-6051720-09/000
Policy Period: From 07-23-2019
To 07-23-2020

Vehicle # 3

Insured's #:

Insured Entity:

Year: 1988
Make: FORD CB BUCKET
Model: SERVICE
V.I.N.: 1FDPK84A8JVA17073
Valuation: Actual Cash Value

Use: Service
Class Code: 214990
State: KY
Territory: 106

Coverages:	Limit of Insurance	Deductible	Premium
Covered Autos Liability (combined single limit)	\$ 1,000,000	\$	520
Personal Injury Protection (PIP)	See Endorsement	\$ 250	\$ 13
Added Personal Injury Protection			
Property Protection Insurance (MI only)			
Auto Medical Payments			
Medical Exp. And Income Loss Benefits (VA only)			
Uninsured Motorists (UM)	\$ 1,000,000	\$	27
Underinsured Motorists (UIM)	\$ 1,000,000	\$	97
Physical Damage — Comprehensive	ACV	\$ 1,000	\$ 45
Physical Damage — Specified Causes of Loss			
Physical Damage — Collision	ACV	\$ 1,000	\$ 90
Physical Damage — Towing and Labor			
Other Auto Coverages			
Total:		\$	792

Vehicle # 4

Insured's #:

Insured Entity:

Year: 1997
Make: FORD
Model: F250
V.I.N.: 1FTHF26F2VEB97790
Valuation: N/A

Use: Service
Class Code: 014990
State: KY
Territory: 106

Coverages:	Limit of Insurance	Deductible	Premium
Covered Autos Liability (combined single limit)	\$ 1,000,000	\$	496
Personal Injury Protection (PIP)	See Endorsement	\$ 250	\$ 13
Added Personal Injury Protection			
Property Protection Insurance (MI only)			
Auto Medical Payments			
Medical Exp. And Income Loss Benefits (VA only)			
Uninsured Motorists (UM)	\$ 1,000,000	\$	27
Underinsured Motorists (UIM)	\$ 1,000,000	\$	97
Physical Damage — Comprehensive			
Physical Damage — Specified Causes of Loss			
Physical Damage — Collision			
Physical Damage — Towing and Labor			
Other Auto Coverages			
Total:		\$	633

Named Insured:
MARTIN COUNTY WATER DISTRICT

Policy Number: GPPA-PF-6051720-09/000
Policy Period: From 07-23-2019
To 07-23-2020

Vehicle # 5

Insured's #:

Insured Entity:

Year: 2004
Make: FORD
Model: RANGER
V.I.N.: 1FTZR45EX4PA6616
Valuation: N/A

Use: Service
Class Code: 014990
State: KY
Territory: 106

Coverages:	Limit of Insurance	Deductible	Premium
Covered Autos Liability (combined single limit)	\$ 1,000,000	\$	496
Personal Injury Protection (PIP)	See Endorsement	\$ 250	\$ 13
Added Personal Injury Protection			
Property Protection Insurance (MI only)			
Auto Medical Payments			
Medical Exp. And Income Loss Benefits (VA only)			
Uninsured Motorists (UM)	\$ 1,000,000	\$	27
Underinsured Motorists (UIM)	\$ 1,000,000	\$	97
Physical Damage – Comprehensive			
Physical Damage – Specified Causes of Loss			
Physical Damage – Collision			
Physical Damage – Towing and Labor			
Other Auto Coverages			
Total:		\$	633

Vehicle # 6

Insured's #:

Insured Entity:

Year: 1994
Make: FORD
Model: F350 DUMP TRUCK
V.I.N.: 1FDJF37MRNA92505
Valuation: N/A

Use: Service
Class Code: 014990
State: KY
Territory: 106

Coverages:	Limit of Insurance	Deductible	Premium
Covered Autos Liability (combined single limit)	\$ 1,000,000	\$	496
Personal Injury Protection (PIP)	See Endorsement	\$ 250	\$ 13
Added Personal Injury Protection			
Property Protection Insurance (MI only)			
Auto Medical Payments			
Medical Exp. And Income Loss Benefits (VA only)			
Uninsured Motorists (UM)	\$ 1,000,000	\$	27
Underinsured Motorists (UIM)	\$ 1,000,000	\$	97
Physical Damage – Comprehensive			
Physical Damage – Specified Causes of Loss			
Physical Damage – Collision			
Physical Damage – Towing and Labor			
Other Auto Coverages			
Total:		\$	633

Named Insured:
MARTIN COUNTY WATER DISTRICT

Policy Number: GPPA-PF-6051720-09/000
Policy Period: From 07-23-2019
To 07-23-2020

ITEM FOUR: Hired, Borrowed, and Commandeered Coverage (if applicable)

Covered Autos Liability Coverage

Rating Basis, Cost of Hire

State	Estimated Cost of Hire for Each State	Rate Per Each \$100 Cost of Hire	Factor (If Liability Coverage is Primary)	Premium
KY	IF ANY	\$ 1.210		\$ 89
TOTAL HIRED AUTO PREMIUM:				\$ 89

Covered Autos Liability Coverage

Rating Basis, Number of Days-
(For Mobile or Farm Equipment – Rental Period Basis)

State	Estimated Number of Days Equipment Will Be Rented	Base Premium	Factor	Premium
TOTAL HIRED AUTO PREMIUM:				

State: KY

Physical Damage

Coverage	Valuation and Deductible	Estimated Cost of Hire	Premium
Comprehensive	Actual cash value or the cost of repair, whichever is less, minus a \$ 100 deductible for each covered auto	IF ANY	\$ 25
Collision	Actual cash value or the cost of repair, whichever is less, minus a \$ 500 deductible for each covered auto	IF ANY	\$ 25

Such insurance as is afforded by hired auto physical damage coverage also applies to autos you Commandeer.

Named Insured:
MARTIN COUNTY WATER DISTRICT

Policy Number:GPPA-PF-6051720-09/000
Policy Period: From 07-23-2019
To 07-23-2020

ITEM FIVE: Non-Ownership Liability

Named Insured's Business	Rating Basis	Number	Premium
WATER DISTRICT	Number of volunteers/employees	22	\$ 125
Extended coverage			INCL

Auto Forms

See Schedule of Forms and Endorsements

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

AUTO PHYSICAL DAMAGE EXTENSION ENDORSEMENT

BUSINESS AUTO COVERAGE FORM

The following revisions are made to **Section III - Physical Damage Coverage:**

TOWING

Coverage A.2., Towing, is replaced by the following:

For any "auto" listed in Item Three of the Auto Coverage Part Declarations for which a premium charge has been made for Comprehensive Coverage:

- a. We will pay reasonable labor costs incurred to make necessary repairs to the "auto" so it can be driven from the scene of disablement. This labor must be performed at a scene of disablement other than your normal garaging location for such "auto"; or
- b. We will pay for all reasonable towing costs incurred for towing the disabled "auto" from the scene of disablement to an appropriate repair facility. This includes the costs to tow the disabled "auto" to multiple facilities as necessary, prior to delivery to the final repair facility.

The most we will pay for each "auto" under this extension is \$2,500.

GLASS BREAKAGE

Coverage A.3., Glass Breakage – Hitting a Bird or Animal – Falling Objects or Missiles, replaced by the following:

If you carry Comprehensive Coverage for the damaged covered "auto", we will pay for the following under Comprehensive Coverage:

- a. Full window glass breakage, without deductible;
- b. "Loss" caused by hitting a bird or animal; and
- c. "Loss" caused by falling objects or missiles.

DEDUCTIBLE WAIVER

The following is added to paragraph **D. Deductible**:

If a "loss" covered under this policy also involves a "loss" under an Emergency Service Organization Portable Equipment, Inland Marine or Property coverage part issued by us, only one deductible, the largest, will be applied. The deductible under the other coverage parts will be waived.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

AUTO LIABILITY EXTENSION ENDORSEMENT

This endorsement modifies insurance provided under the following:

BUSINESS AUTO COVERAGE FORM

1. The following revisions are made to **Section II - Covered Autos Liability Coverage** and **Section IV - Business Auto Conditions**:

VOLUNTEERS, EMPLOYEES, AND ELECTED OR APPOINTED OFFICIALS AS INSURED - NON-OWNED AUTO LIABILITY COVERAGE

- a. **Coverage A.1., Who Is An Insured**, under **Section II - Covered Autos Liability Coverage** is modified by the addition of paragraphs **d.**, **e.** and **f.**, as follows:
 - d. Any volunteer or "employee" of yours while using a covered "auto" you don't own, hire or borrow, while performing duties related to the conduct of your business. Anyone else who furnished that "auto" is also an "insured".
 - e. Your elected or appointed officials while using a covered "auto" you don't own, hire or borrow, while performing duties related to the conduct of your business. Anyone else who furnished that "auto" is also an "insured".
 - f. Your commissions, authorities, boards or agencies, their commissioners, officers and members while using a covered "auto" you don't own, hire or borrow, but only while acting within the authority granted by you and only while performing duties related to the conduct of your business. Anyone else who furnished that "auto" is also an "insured".

OWNER OF TEMPORARY SUBSTITUTE AUTO AS AN INSURED - PRIMARY BASIS

- b. **Coverage A.1., Who Is An Insured**, under **Section II - Covered Autos Liability Coverage** is modified by the addition of paragraph **g.**, as follows:
 - g. The owner or anyone else from whom you rent, lease or borrow a substitute "auto" is an "insured" but only for that covered "auto". The substitute must be for a similar scheduled "auto" which is out of normal use because of its breakdown, repair, servicing, loss or destruction.
- c. The following paragraph is added to **B.5., Other Insurance of Section IV - Business Auto Conditions**:
 - e. Notwithstanding condition **5.a.** and **5.d.** above, a substitute "auto" as described under paragraph **g.** of **Section II - Covered Autos Liability Coverage, Coverage A.1., Who Is An Insured**, is deemed a covered "auto" you own. This coverage form provides primary insurance with no consideration of or contribution from other insurance for such "auto".

OWNER OF COMMANDEERED AUTO AS AN INSURED - PRIMARY BASIS

- d. **Coverage A.1., Who Is An Insured**, under **Section II - Covered Autos Liability Coverage** is modified by the addition of paragraph h., as follows:
 - h. The owner of a "commandeered auto" is an "insured" while the "auto" is in your temporary care, custody or control and is being used as part of an "emergency situation".
- e. The following paragraph is added to **B.5., Other Insurance of Section IV - Business Auto Conditions**:
 - f. Notwithstanding condition **5.a.** and **5.d.** above, a "commandeered auto" is deemed a covered "auto" you own. This coverage form provides primary insurance with no consideration of or contribution from other insurance for such "auto".

2. The following revisions are made to **Section II - Covered Autos Liability Coverage**:

ADDITIONAL INSURED - AUTOMATIC STATUS

- a. **Coverage A.1., Who Is An Insured**, is modified by the addition of paragraph i., as follows:
 - i. Any person or organization for whom you and such person or organization have agreed in writing in a contract or agreement that such person or organization be added as an additional "insured" on your policy, but only to the extent that person or organization qualifies as an "insured" under **Coverage A.1., Who Is An Insured**.

Any coverage provided hereunder shall be excess over any other valid and collectible insurance available to the additional "insured" whether primary, excess, contingent or on any other basis unless a written contract or agreement specifically requires that this insurance be primary in which case any other insurance available to the additional "insured" shall be considered excess and non-contributing.

ADDITIONAL EXPENSES YOU INCUR AT OUR REQUEST

- b. **Coverage A.2.a.(4), Coverage Extensions, Supplementary Payments**, is replaced by the following:
 - (4) All reasonable expenses incurred by the "insured" at our request, including actual loss of earnings up to \$300 a day because of time off from work.

EXPECTED OR INTENDED INJURY

- c. **Exclusion B.1., Expected Or Intended Injury**, is replaced by the following:
"Bodily injury" or "property damage" expected or intended from the standpoint of the "insured". This exclusion does not apply to expected or intended "bodily injury" or "property damage" resulting from actions taken to protect persons or property and arising out of the use of a covered "auto".

BODILY INJURY TO VOLUNTEER EMERGENCY SERVICE PROVIDERS

- d. **Exclusion B.4., Employee Indemnification And Employer's Liability**, is amended by the addition of paragraphs c. and d., as follows:
 - c. Any volunteer, if you provide or are required to provide any benefits for such volunteer under any Workers' Compensation or disability benefits law or under any similar law.
 - d. The spouse, child, parent, brother or sister of that volunteer as a consequence of paragraph c. above.

BODILY INJURY TO FELLOW VOLUNTEERS OR EMPLOYEES

- e. **Exclusion B.5., Fellow Employee**, is deleted.

3. The following revision is made to **Section IV - Business Auto Conditions:**

KNOWLEDGE OF ACCIDENT

The following paragraph is added to Paragraph **A.2. Duties In The Event Of Accident, Claim, Suit Or Loss:**

- d. The failure of any agent, volunteer or "employee" of the "insured", other than an "employee" authorized by you to give or receive notice of an "accident", claim, "suit" or "loss", to notify us of any "accident" of which he or she has knowledge, shall not invalidate insurance afforded by this policy.

COMMANDEERED AUTO DEFINITION ENDORSEMENT

Named Insured MARTIN COUNTY WATER DISTRICT	Endorsement Number
Policy Number GPPA-PF-6051720-09/000	Endorsement Effective 07-23-19
Countersigned by (Authorized Representative)	

The above is required to be completed only when this endorsement is issued subsequent to the preparation of the policy.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

This endorsement modifies insurance provided under the following:

BUSINESS AUTO COVERAGE FORM

SECTION V - DEFINITIONS

The following definition is added:

"Commandeered auto" means an "auto" belonging to someone else that you seize, confiscate or take arbitrarily by force, into your temporary care, custody or control while using it as part of an "emergency situation." "Commandeered auto" does not include an "auto" owned by or available to an employee or volunteer of your organization from whom you have tacit approval to use the "auto".

"Emergency Situation" means an unexpected situation demanding immediate official action.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

AUTO PHYSICAL DAMAGE EXTENSION ENDORSEMENT - PUBLIC ENTITY AND EMERGENCY SERVICE ORGANIZATIONS

This endorsement modifies insurance provided under the following:

BUSINESS AUTO COVERAGE FORM

1. The following coverages are added to **Section III - Physical Damage Coverage, Paragraph A. Coverage:**

PHYSICAL DAMAGE TO VOLUNTEERS' OR EMPLOYEES PERSONAL AUTOS

5. Physical Damage to Personal Autos

- a. At your request, we will pay up to the actual cash value for an "auto" not covered for physical damage, or the amount of the deductible under any policy covering an "auto" owned or used by a volunteer or "employee" of your insured law enforcement, firefighting, ambulance and/or rescue organization for "loss" that occurs:
 - (1) While enroute to, during and returning directly from an emergency; or
 - (2) While enroute to, during and returning from activities that are performed at the direction and knowledge of an officer of the insured law enforcement, firefighting, ambulance and/or rescue organization.
- b. At your request, we will pay the lesser of \$1,000, or the amount of the deductible under any policy covering an "auto" owned or used by your elected or appointed official, officer, volunteer or "employee" of your organization, other than your insured law enforcement, firefighting, ambulance and/or rescue organization, for "loss" that occurs while enroute to, during and returning from activities that are performed at the direction and knowledge of your elected or appointed official or officer.
- c. At your request, we will pay the rental reimbursement expenses incurred by your volunteer or "employee" for the rental of an "auto" because of "loss" sustained under Paragraph a.(1) to their owned "auto". The most we will pay is \$30 per day for a maximum of 30 days.
- d. Proof of statutory limits of financial responsibility as of the date of "loss" for an "auto" that is covered under this extension must be provided before payment is made for "loss" under this extension.
- e. In no event will we pay for any "loss" under this coverage to any "auto" owned, hired or borrowed by your organization.

RENTAL REIMBURSEMENT COVERAGE FOR FIREFIGHTING/RESCUE VEHICLES

6. Rental Reimbursement Coverage for Firefighting/Rescue Vehicles

- (1) This extension only applies to covered "autos" listed in Item Three of the Auto Coverage Part Declarations that are used for firefighting/rescue purposes, which are designated with a 7909 class code in the Declarations. The coverage provided under this extension does not apply to any other covered "autos" on the schedule.
- (2) We will pay for rental reimbursement expenses incurred by you for the rental of an "auto" because of "loss" to a covered "auto". Payment applies in addition to the otherwise applicable amount of each coverage you have on a covered "auto". No deductible applies to this coverage.
- (3) We will pay only for those expenses incurred during the policy period beginning 24 hours after the "loss" and ending, regardless of the policy's expiration, with the lesser of the following number of days:
 - (a) The number of days reasonably required to repair or replace the covered "auto". If "loss" is caused by theft, this number of days is added to the number of days it takes to locate the covered "auto" and return it to you.
 - (b) 40 days.
- (4) Our payment is limited to the lesser of the following amounts:
 - (a) Necessary and actual expenses incurred.
 - (b) \$250 for any one day.
- (5) This coverage does not apply while there are spare or reserve "autos" available to you for your operations.

TEMPORARY SUBSTITUTE FIREFIGHTING OR RESCUE AUTO

7. Temporary Substitute Firefighting or Rescue Autos

- a. We will provide coverage for temporary substitute firefighting and rescue "autos" you do not own. The temporary substitute "auto" must replace a covered "auto" for which a premium charge has been made for Comprehensive and/or Collision coverage. The replaced "auto" must be out of service for a period of less than six months because of its:
 - (1) Breakdown;
 - (2) Repair;
 - (3) Servicing;
 - (4) "Loss"; or
 - (5) Destruction.
- b. For temporary substitute firefighting and rescue "autos" you do not own described in paragraph a. above, Paragraph **C. Limit Of Insurance** is replaced by the following:
 - C. Limit Of Insurance**
 1. If the owner has physical damage coverage on the temporary substitute "auto", the most we will pay for "loss" in any one "accident" is the lesser of:
 - a. The amount that would have been paid by the owner's insurance policy insuring the temporary substitute firefighting or rescue "autos"; or
 - b. \$1,000,000.
 2. If the owner does not have physical damage coverage on the temporary substitute "auto", the most we will pay for "loss" in any one "accident" is the least of:
 - a. The actual cash value of the damaged or stolen property as of the time of the "loss"; or
 - b. The cost of repairing or replacing the damaged or stolen property with other property of like kind and quality; or
 - c. \$1,000,000.

- c. The deductible assigned to the temporary substitute "auto" will be the same as the firefighting or rescue covered "auto" that is being replaced.
- d. For the purpose of this coverage, Paragraph d. of **B.5., Other Insurance**, is deleted. The temporary substitute "auto" is deemed to be a covered "auto" you own and with no consideration of or contribution from other valid and collectible insurance for the "auto".

FORESTRY VEHICLES AND FORESTRY EQUIPMENT

8. Any "auto" that is a "forestry vehicle" and is not scheduled for physical damage is a covered "auto". Any equipment that is "forestry equipment" and is installed on a covered "auto" is covered equipment. For the purpose of this extension, "forestry vehicle" means an "auto" you don't own, used for firefighting purposes, that is on loan to you from a state agency under the Federal Excess Personal Property program or any similar program. "Forestry equipment" means any firefighting equipment you don't own that is on loan to you from a state agency under the Federal Excess Personal Property program or any similar program and is installed on an "auto" you own or on a "forestry vehicle".

The following replaces paragraph **C. Limit of Insurance**:

The most we will pay for "loss" to a "forestry vehicle" or "forestry equipment" in any one "accident" is the lesser of:

- a. The actual cash value of the damaged or stolen property as of the time of the "loss"; or
- b. The cost of repairing or replacing the damaged or stolen property with other property of like kind and quality.

An adjustment for depreciation and physical condition will be made in determining actual cash value in the event of a total "loss". No payment will be made under this extension unless the damaged or stolen property is actually repaired or replaced. Repairs to or replacement of the damaged or stolen property with the same kind of property must be done within a year of the date of "loss". If a repair or replacement results in better than like kind or quality, we will not pay for the amount of the betterment.

For any Comprehensive "losses" covered by this extension, we will use the smallest Comprehensive deductible applying to any of your scheduled "autos". For any Collision "losses" covered by this extension, we will use the smallest Collision deductible applying to any of your scheduled "autos".

We shall have no salvage rights to any "forestry vehicle" or "forestry equipment".

2. The following revisions are made to **Section III - Physical Damage Coverage**:

AIRBAG COVERAGE

- a. The exclusion for "loss" caused by mechanical breakdown in sub-paragraph **3.a.** of **B. Exclusions** does not apply to the accidental discharge of an airbag.

FREEZING COVERAGE ON EMERGENCY VEHICLES

- b. The exclusion for "loss" caused by freezing in sub-paragraph **3.a.** of **B. Exclusions** does not apply to permanently attached special equipment common to a firefighting or rescue vehicle caused by freezing, unless the "loss" is caused by your failure to properly maintain such equipment. Such equipment shall include but is not limited to pumps, gauges and tanks. In no event will the "loss" to a vehicle's engine caused by freezing be covered by this policy.

CUSTOMIZED VEHICLE EXTENSION

- c. For scheduled customized covered "autos" not covered on an agreed value basis that are owned by your law enforcement, firefighting, ambulance and/or rescue organization, the following is added to paragraph **C. Limit Of Insurance**:

5. We will pay the additional repair or replacement costs necessary to customize the damaged "auto" with permanently installed equipment of like kind and quality, without deduction for depreciation. We will also include the cost of installation onto a replacement "auto" if the covered "auto" is not repairable. Permanently installed means equipment that is permanently installed in the covered "auto" at the time of the "loss" or equipment that is removable from a housing unit which is permanently installed in the covered "auto" at the time of the "loss", and such equipment is designed to be solely operated by use of the power from the "auto's" electrical system, in or upon the covered "auto". This customization will include, but is not limited to, the following:
- a. custom painting and gold leaf lettering,
 - b. light bars and sirens,
 - c. permanently installed communications equipment, Global Positioning Systems (GPS), traffic signal control systems, electronic license plate readers, and radar equipment, and
 - d. computer or electronic equipment that receives or transmits audio, visual or data signals.
- In addition, we will pay for property owned by you that is permanently installed in an "auto" not owned by you.

DEDUCTIBLE WAIVER

- d. The following is added to paragraph **D. Deductible**:

Regardless of the number of covered "autos" suffering a physical damage "loss" while engaged in a single law enforcement, firefighting, ambulance and/or rescue emergency, only one deductible, the largest, shall apply to the entire event.

BUSINESS AUTO COVERAGE FORM

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

Throughout this policy the words "you" and "your" refer to the Named Insured shown in the Declarations. The words "we", "us" and "our" refer to the company providing this insurance.

Other words and phrases that appear in quotation marks have special meaning. Refer to Section V – Definitions.

SECTION I – COVERED AUTOS

Item Two of the Declarations shows the "autos" that are covered "autos" for each of your coverages. The following numerical symbols describe the "autos" that may be covered "autos". The symbols entered next to a coverage on the Declarations designate the only "autos" that are covered "autos".

A. Description Of Covered Auto Designation Symbols

Symbol	Description Of Covered Auto Designation Symbols	
1	Any "Auto"	
2	Owned "Autos" Only	Only those "autos" you own (and for Covered Autos Liability Coverage any "trailers" you don't own while attached to power units you own). This includes those "autos" you acquire ownership of after the policy begins.
3	Owned Private Passenger "Autos" Only	Only the private passenger "autos" you own. This includes those private passenger "autos" you acquire ownership of after the policy begins.
4	Owned "Autos" Other Than Private Passenger "Autos" Only	Only those "autos" you own that are not of the private passenger type (and for Covered Autos Liability Coverage any "trailers" you don't own while attached to power units you own). This includes those "autos" not of the private passenger type you acquire ownership of after the policy begins.
5	Owned "Autos" Subject To No-fault	Only those "autos" you own that are required to have no-fault benefits in the state where they are licensed or principally garaged. This includes those "autos" you acquire ownership of after the policy begins provided they are required to have no-fault benefits in the state where they are licensed or principally garaged.
6	Owned "Autos" Subject To A Compulsory Uninsured Motorists Law	Only those "autos" you own that because of the law in the state where they are licensed or principally garaged are required to have and cannot reject Uninsured Motorists Coverage. This includes those "autos" you acquire ownership of after the policy begins provided they are subject to the same state uninsured motorists requirement.
7	Specifically Described "Autos"	Only those "autos" described in Item Three of the Declarations for which a premium charge is shown (and for Covered Autos Liability Coverage any "trailers" you don't own while attached to any power unit described in Item Three).
8	Hired "Autos" Only	Only those "autos" you lease, hire, rent or borrow. This does not include any "auto" you lease, hire, rent or borrow from any of your "employees", partners (if you are a partnership), members (if you are a limited liability company) or members of their households.
9	Non-owned "Autos" Only	Only those "autos" you do not own, lease, hire, rent or borrow that are used in connection with your business. This includes "autos" owned by your "employees", partners (if you are a partnership), members (if you are a limited liability company) or members of their households but only while used in your business or your personal affairs.

19	Mobile Equipment Subject To Compulsory Or Financial Responsibility Or Other Motor Vehicle Insurance Law Only	Only those "autos" that are land vehicles and that would qualify under the definition of "mobile equipment" under this policy if they were not subject to a compulsory or financial responsibility law or other motor vehicle insurance law where they are licensed or principally garaged.
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B. Owned Autos You Acquire After The Policy Begins

1. If Symbols **1, 2, 3, 4, 5, 6** or **19** are entered next to a coverage in Item Two of the Declarations, then you have coverage for "autos" that you acquire of the type described for the remainder of the policy period.
2. But, if Symbol **7** is entered next to a coverage in Item Two of the Declarations, an "auto" you acquire will be a covered "auto" for that coverage only if:
 - a. We already cover all "autos" that you own for that coverage or it replaces an "auto" you previously owned that had that coverage; and
 - b. You tell us within 30 days after you acquire it that you want us to cover it for that coverage.

C. Certain Trailers, Mobile Equipment And Temporary Substitute Autos

If Covered Autos Liability Coverage is provided by this Coverage Form, the following types of vehicles are also covered "autos" for Covered Autos Liability Coverage:

1. "Trailers" with a load capacity of 2,000 pounds or less designed primarily for travel on public roads.
2. "Mobile equipment" while being carried or towed by a covered "auto".
3. Any "auto" you do not own while used with the permission of its owner as a temporary substitute for a covered "auto" you own that is out of service because of its:
 - a. Breakdown;
 - b. Repair;
 - c. Servicing;
 - d. "Loss"; or
 - e. Destruction.

SECTION II – COVERED AUTOS LIABILITY COVERAGE

A. Coverage

We will pay all sums an "insured" legally must pay as damages because of "bodily injury" or "property damage" to which this insurance applies, caused by an "accident" and resulting from the ownership, maintenance or use of a covered "auto".

We will also pay all sums an "insured" legally must pay as a "covered pollution cost or expense" to which this insurance applies, caused by an "accident" and resulting from the ownership, maintenance or use of covered "autos". However, we will only pay for the "covered pollution cost or expense" if there is either "bodily injury" or "property damage" to which this insurance applies that is caused by the same "accident".

We have the right and duty to defend any "insured" against a "suit" asking for such damages or a "covered pollution cost or expense". However, we have no duty to defend any "insured" against a "suit" seeking damages for "bodily injury" or "property damage" or a "covered pollution cost or expense" to which this insurance does not apply. We may investigate and settle any claim or "suit" as we consider appropriate. Our duty to defend or settle ends when the Covered Autos Liability Coverage Limit of Insurance has been exhausted by payment of judgments or settlements.

1. Who Is An Insured

The following are "insureds":

- a. You for any covered "auto".
- b. Anyone else while using with your permission a covered "auto" you own, hire or borrow except:
 - (1) The owner or anyone else from whom you hire or borrow a covered "auto".

This exception does not apply if the covered "auto" is a "trailer" connected to a covered "auto" you own.

- (2) Your "employee" if the covered "auto" is owned by that "employee" or a member of his or her household.
- (3) Someone using a covered "auto" while he or she is working in a business of selling, servicing, repairing, parking or storing "autos" unless that business is yours.
- (4) Anyone other than your "employees", partners (if you are a partnership), members (if you are a limited liability company) or a lessee or borrower or any of their "employees", while moving property to or from a covered "auto".
- (5) A partner (if you are a partnership) or a member (if you are a limited liability company) for a covered "auto" owned by him or her or a member of his or her household.

c. Anyone liable for the conduct of an "insured" described above but only to the extent of that liability.

2. Coverage Extensions

a. Supplementary Payments

We will pay for the "insured":

- (1) All expenses we incur.
- (2) Up to \$2,000 for cost of bail bonds (including bonds for related traffic law violations) required because of an "accident" we cover. We do not have to furnish these bonds.
- (3) The cost of bonds to release attachments in any "suit" against the "insured" we defend, but only for bond amounts within our Limit of Insurance.
- (4) All reasonable expenses incurred by the "insured" at our request, including actual loss of earnings up to \$250 a day because of time off from work.
- (5) All court costs taxed against the "insured" in any "suit" against the "insured" we defend. However, these payments do not include attorneys' fees or attorneys' expenses taxed against the "insured".
- (6) All interest on the full amount of any judgment that accrues after entry of the judgment in any "suit" against the "insured" we defend, but our duty to pay interest ends when we have paid, offered to pay or deposited in court the part of the judgment that is within our Limit of Insurance.

These payments will not reduce the Limit of Insurance.

b. Out-of-state Coverage Extensions

While a covered "auto" is away from the state where it is licensed, we will:

- (1) Increase the Limit of Insurance for Covered Autos Liability Coverage to meet the limits specified by a compulsory or financial responsibility law of the jurisdiction where the covered "auto" is being used. This extension does not apply to the limit or limits specified by any law governing motor carriers of passengers or property.
- (2) Provide the minimum amounts and types of other coverages, such as no-fault, required of out-of-state vehicles by the jurisdiction where the covered "auto" is being used.

We will not pay anyone more than once for the same elements of loss because of these extensions.

B. Exclusions

This insurance does not apply to any of the following:

1. Expected Or Intended Injury

"Bodily injury" or "property damage" expected or intended from the standpoint of the "insured".

2. Contractual

Liability assumed under any contract or agreement.

But this exclusion does not apply to liability for damages:

- a. Assumed in a contract or agreement that is an "insured contract", provided the "bodily injury" or "property damage" occurs subsequent to the execution of the contract or agreement; or
- b. That the "insured" would have in the absence of the contract or agreement.

3. Workers' Compensation

Any obligation for which the "insured" or the "insured's" insurer may be held liable under any workers' compensation, disability benefits or unemployment compensation law or any similar law.

4. Employee Indemnification And Employer's Liability

"Bodily injury" to:

- a. An "employee" of the "insured" arising out of and in the course of:
 - (1) Employment by the "insured"; or
 - (2) Performing the duties related to the conduct of the "insured's" business; or
- b. The spouse, child, parent, brother or sister of that "employee" as a consequence of Paragraph a. above.

This exclusion applies:

- (1) Whether the "insured" may be liable as an employer or in any other capacity; and
- (2) To any obligation to share damages with or repay someone else who must pay damages because of the injury.

But this exclusion does not apply to "bodily injury" to domestic "employees" not entitled to workers' compensation benefits or to liability assumed by the "insured" under an "insured contract". For the purposes of the Coverage Form, a domestic "employee" is a person engaged in household or domestic work performed principally in connection with a residence premises.

5. Fellow Employee

"Bodily injury" to:

- a. Any fellow "employee" of the "insured" arising out of and in the course of the fellow "employee's" employment or while performing duties related to the conduct of your business; or
- b. The spouse, child, parent, brother or sister of that fellow "employee" as a consequence of Paragraph a. above.

6. Care, Custody Or Control

"Property damage" to or "covered pollution cost or expense" involving property owned or transported by the "insured" or in the "insured's" care, custody or control. But this exclusion does not apply to liability assumed under a sidetrack agreement.

7. Handling Of Property

"Bodily injury" or "property damage" resulting from the handling of property:

- a. Before it is moved from the place where it is accepted by the "insured" for movement into or onto the covered "auto"; or

- b. After it is moved from the covered "auto" to the place where it is finally delivered by the "insured".

8. Movement Of Property By Mechanical Device

"Bodily injury" or "property damage" resulting from the movement of property by a mechanical device (other than a hand truck) unless the device is attached to the covered "auto".

9. Operations

"Bodily injury" or "property damage" arising out of the operation of:

- a. Any equipment listed in Paragraphs 6.b. and 6.c. of the definition of "mobile equipment"; or
- b. Machinery or equipment that is on, attached to or part of a land vehicle that would qualify under the definition of "mobile equipment" if it were not subject to a compulsory or financial responsibility law or other motor vehicle insurance law where it is licensed or principally garaged.

10. Completed Operations

"Bodily injury" or "property damage" arising out of your work after that work has been completed or abandoned.

In this exclusion, your work means:

- a. Work or operations performed by you or on your behalf; and
- b. Materials, parts or equipment furnished in connection with such work or operations.

Your work includes warranties or representations made at any time with respect to the fitness, quality, durability or performance of any of the items included in Paragraph a. or b. above.

Your work will be deemed completed at the earliest of the following times:

- (1) When all of the work called for in your contract has been completed;
- (2) When all of the work to be done at the site has been completed if your contract calls for work at more than one site; or
- (3) When that part of the work done at a job site has been put to its intended use by any person or organization other than another contractor or subcontractor working on the same project.

Work that may need service, maintenance, correction, repair or replacement, but which is otherwise complete, will be treated as completed.

11. Pollution

"Bodily injury" or "property damage" arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of "pollutants":

- a. That are, or that are contained in any property that is:
 - (1) Being transported or towed by, handled or handled for movement into, onto or from the covered "auto";
 - (2) Otherwise in the course of transit by or on behalf of the "insured"; or
 - (3) Being stored, disposed of, treated or processed in or upon the covered "auto";
- b. Before the "pollutants" or any property in which the "pollutants" are contained are moved from the place where they are accepted by the "insured" for movement into or onto the covered "auto"; or
- c. After the "pollutants" or any property in which the "pollutants" are contained are moved from the covered "auto" to the place where they are finally delivered, disposed of or abandoned by the "insured".

Paragraph a. above does not apply to fuels, lubricants, fluids, exhaust gases or other similar "pollutants" that are needed for or result from the normal electrical, hydraulic or mechanical functioning of the covered "auto" or its parts if:

- (1) The "pollutants" escape, seep, migrate or are discharged, dispersed or released directly from an "auto" part designed by its manufacturer to hold, store, receive or dispose of such "pollutants"; and
- (2) The "bodily injury", "property damage" or "covered pollution cost or expense" does not arise out of the operation of any equipment listed in Paragraphs 6.b. and 6.c. of the definition of "mobile equipment".

Paragraphs b. and c. above of this exclusion do not apply to "accidents" that occur away from premises owned by or rented to an "insured" with respect to "pollutants" not in or upon a covered "auto" if:

- (a) The "pollutants" or any property in which the "pollutants" are contained are upset, overturned or damaged as a result of the maintenance or use of a covered "auto"; and
- (b) The discharge, dispersal, seepage, migration, release or escape of the "pollutants" is caused directly by such upset, overturn or damage.

12. War

"Bodily injury" or "property damage" arising directly or indirectly out of:

- a. War, including undeclared or civil war;
- b. Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
- c. Insurrection, rebellion, revolution, usurped power or action taken by governmental authority in hindering or defending against any of these.

13. Racing

Covered "autos" while used in any professional or organized racing or demolition contest or stunting activity, or while practicing for such contest or activity. This insurance also does not apply while that covered "auto" is being prepared for such a contest or activity.

C. Limit Of Insurance

Regardless of the number of covered "autos", "insureds", premiums paid, claims made or vehicles involved in the "accident", the most we will pay for the total of all damages and "covered pollution cost or expense" combined resulting from any one "accident" is the Limit Of Insurance for Covered Autos Liability Coverage shown in the Declarations.

All "bodily injury", "property damage" and "covered pollution cost or expense" resulting from continuous or repeated exposure to substantially the same conditions will be considered as resulting from one "accident".

No one will be entitled to receive duplicate payments for the same elements of "loss" under this Coverage Form and any Medical Payments Coverage endorsement, Uninsured Motorists Coverage endorsement or Underinsured Motorists Coverage endorsement attached to this Coverage Part.

SECTION III – PHYSICAL DAMAGE COVERAGE

A. Coverage

1. We will pay for "loss" to a covered "auto" or its equipment under:

a. Comprehensive Coverage

From any cause except:

- (1) The covered "auto's" collision with another object; or
- (2) The covered "auto's" overturn.

b. Specified Causes Of Loss Coverage

Caused by:

- (1) Fire, lightning or explosion;
- (2) Theft;
- (3) Windstorm, hail or earthquake;
- (4) Flood;
- (5) Mischief or vandalism; or
- (6) The sinking, burning, collision or derailment of any conveyance transporting the covered "auto".

c. Collision Coverage

Caused by:

- (1) The covered "auto's" collision with another object; or
- (2) The covered "auto's" overturn.

2. Towing

We will pay up to the limit shown in the Declarations for towing and labor costs incurred each time a covered "auto" of the private passenger type is disabled. However, the labor must be performed at the place of disablement.

3. Glass Breakage – Hitting A Bird Or Animal – Falling Objects Or Missiles

If you carry Comprehensive Coverage for the damaged covered "auto", we will pay for the following under Comprehensive Coverage:

- a. Glass breakage;
- b. "Loss" caused by hitting a bird or animal; and
- c. "Loss" caused by falling objects or missiles.

However, you have the option of having glass breakage caused by a covered "auto's" collision or overturn considered a "loss" under Collision Coverage.

4. Coverage Extensions

a. Transportation Expenses

We will pay up to \$20 per day, to a maximum of \$600, for temporary transportation expense incurred by you because of the total theft of a covered "auto" of the private passenger type. We will pay only for those covered "autos" for which you carry either Comprehensive or Specified Causes Of Loss Coverage. We will pay for temporary transportation expenses incurred during the period beginning 48 hours after the theft and ending, regardless of the policy's expiration, when the covered "auto" is returned to use or we pay for its "loss".

b. Loss Of Use Expenses

For Hired Auto Physical Damage, we will pay expenses for which an "insured" becomes legally responsible to pay for loss of use of a vehicle rented or hired without a driver under a written rental contract or agreement. We will pay for loss of use expenses if caused by:

- (1) Other than collision only if the Declarations indicates that Comprehensive Coverage is provided for any covered "auto";
- (2) Specified Causes Of Loss only if the Declarations indicates that Specified Causes Of Loss Coverage is provided for any covered "auto"; or

- (3) Collision only if the Declarations indicates that Collision Coverage is provided for any covered "auto".

However, the most we will pay for any expenses for loss of use is \$20 per day, to a maximum of \$600.

B. Exclusions

1. We will not pay for "loss" caused by or resulting from any of the following. Such "loss" is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the "loss".

a. Nuclear Hazard

- (1) The explosion of any weapon employing atomic fission or fusion; or
- (2) Nuclear reaction or radiation, or radioactive contamination, however caused.

b. War Or Military Action

- (1) War, including undeclared or civil war;
- (2) Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
- (3) Insurrection, rebellion, revolution, usurped power or action taken by governmental authority in hindering or defending against any of these.

2. We will not pay for "loss" to any covered "auto" while used in any professional or organized racing or demolition contest or stunting activity, or while practicing for such contest or activity. We will also not pay for "loss" to any covered "auto" while that covered "auto" is being prepared for such a contest or activity.

3. We will not pay for "loss" due and confined to:

- a. Wear and tear, freezing, mechanical or electrical breakdown.
- b. Blowouts, punctures or other road damage to tires.

This exclusion does not apply to such "loss" resulting from the total theft of a covered "auto".

4. We will not pay for "loss" to any of the following:

- a. Tapes, records, discs or other similar audio, visual or data electronic devices designed for use with audio, visual or data electronic equipment.

- b. Any device designed or used to detect speed-measuring equipment, such as radar or laser detectors, and any jamming apparatus intended to elude or disrupt speed-measuring equipment.

- c. Any electronic equipment, without regard to whether this equipment is permanently installed, that reproduces, receives or transmits audio, visual or data signals.

- d. Any accessories used with the electronic equipment described in Paragraph c. above.

5. Exclusions 4.c. and 4.d. do not apply to equipment designed to be operated solely by use of the power from the "auto's" electrical system that, at the time of "loss", is:

- a. Permanently installed in or upon the covered "auto";
- b. Removable from a housing unit which is permanently installed in or upon the covered "auto";
- c. An integral part of the same unit housing any electronic equipment described in Paragraphs a. and b. above; or
- d. Necessary for the normal operation of the covered "auto" or the monitoring of the covered "auto's" operating system.

6. We will not pay for "loss" to a covered "auto" due to "diminution in value".

C. Limits Of Insurance

1. The most we will pay for:

- a. "Loss" to any one covered "auto" is the lesser of:

- (1) The actual cash value of the damaged or stolen property as of the time of the "loss"; or
- (2) The cost of repairing or replacing the damaged or stolen property with other property of like kind and quality.

- b. All electronic equipment that reproduces, receives or transmits audio, visual or data signals in any one "loss" is \$1,000, if, at the time of "loss", such electronic equipment is:

- (1) Permanently installed in or upon the covered "auto" in a housing, opening or other location that is not normally used by the "auto" manufacturer for the installation of such equipment;

- (2) Removable from a permanently installed housing unit as described in Paragraph **b.(1)** above; or
 - (3) An integral part of such equipment as described in Paragraphs **b.(1)** and **b.(2)** above.
2. An adjustment for depreciation and physical condition will be made in determining actual cash value in the event of a total "loss".
 3. If a repair or replacement results in better than like kind or quality, we will not pay for the amount of the betterment.

D. Deductible

For each covered "auto", our obligation to pay for, repair, return or replace damaged or stolen property will be reduced by the applicable deductible shown in the Declarations. Any Comprehensive Coverage deductible shown in the Declarations does not apply to "loss" caused by fire or lightning.

SECTION IV – BUSINESS AUTO CONDITIONS

The following conditions apply in addition to the Common Policy Conditions:

A. Loss Conditions

1. Appraisal For Physical Damage Loss

If you and we disagree on the amount of "loss", either may demand an appraisal of the "loss". In this event, each party will select a competent appraiser. The two appraisers will select a competent and impartial umpire. The appraisers will state separately the actual cash value and amount of "loss". If they fail to agree, they will submit their differences to the umpire. A decision agreed to by any two will be binding. Each party will:

- a. Pay its chosen appraiser; and
- b. Bear the other expenses of the appraisal and umpire equally.

If we submit to an appraisal, we will still retain our right to deny the claim.

2. Duties In The Event Of Accident, Claim, Suit Or Loss

We have no duty to provide coverage under this policy unless there has been full compliance with the following duties:

- a. In the event of "accident", claim, "suit" or "loss", you must give us or our authorized representative prompt notice of the "accident" or "loss". Include:
 - (1) How, when and where the "accident" or "loss" occurred;

- (2) The "insured's" name and address; and
 - (3) To the extent possible, the names and addresses of any injured persons and witnesses.
- b. Additionally, you and any other involved "insured" must:
 - (1) Assume no obligation, make no payment or incur no expense without our consent, except at the "insured's" own cost.
 - (2) Immediately send us copies of any request, demand, order, notice, summons or legal paper received concerning the claim or "suit".
 - (3) Cooperate with us in the investigation or settlement of the claim or defense against the "suit".
 - (4) Authorize us to obtain medical records or other pertinent information.
 - (5) Submit to examination, at our expense, by physicians of our choice, as often as we reasonably require.

c. If there is "loss" to a covered "auto" or its equipment, you must also do the following:

- (1) Promptly notify the police if the covered "auto" or any of its equipment is stolen.
- (2) Take all reasonable steps to protect the covered "auto" from further damage. Also keep a record of your expenses for consideration in the settlement of the claim.
- (3) Permit us to inspect the covered "auto" and records proving the "loss" before its repair or disposition.
- (4) Agree to examinations under oath at our request and give us a signed statement of your answers.

3. Legal Action Against Us

No one may bring a legal action against us under this Coverage Form until:

- a. There has been full compliance with all the terms of this Coverage Form; and
- b. Under Covered Autos Liability Coverage, we agree in writing that the "insured" has an obligation to pay or until the amount of that obligation has finally been determined by judgment after trial. No one has the right under this policy to bring us into an action to determine the "insured's" liability.

4. Loss Payment – Physical Damage Coverages

At our option, we may:

- a. Pay for, repair or replace damaged or stolen property;
- b. Return the stolen property, at our expense. We will pay for any damage that results to the "auto" from the theft; or
- c. Take all or any part of the damaged or stolen property at an agreed or appraised value.

If we pay for the "loss", our payment will include the applicable sales tax for the damaged or stolen property.

5. Transfer Of Rights Of Recovery Against Others To Us

If any person or organization to or for whom we make payment under this Coverage Form has rights to recover damages from another, those rights are transferred to us. That person or organization must do everything necessary to secure our rights and must do nothing after "accident" or "loss" to impair them.

B. General Conditions

1. Bankruptcy

Bankruptcy or insolvency of the "insured" or the "insured's" estate will not relieve us of any obligations under this Coverage Form.

2. Concealment, Misrepresentation Or Fraud

This Coverage Form is void in any case of fraud by you at any time as it relates to this Coverage Form. It is also void if you or any other "insured", at any time, intentionally conceals or misrepresents a material fact concerning:

- a. This Coverage Form;
- b. The covered "auto";
- c. Your interest in the covered "auto"; or
- d. A claim under this Coverage Form.

3. Liberalization

If we revise this Coverage Form to provide more coverage without additional premium charge, your policy will automatically provide the additional coverage as of the day the revision is effective in your state.

4. No Benefit To Bailee – Physical Damage Coverages

We will not recognize any assignment or grant any coverage for the benefit of any person or organization holding, storing or transporting property for a fee regardless of any other provision of this Coverage Form.

5. Other Insurance

- a. For any covered "auto" you own, this Coverage Form provides primary insurance. For any covered "auto" you don't own, the insurance provided by this Coverage Form is excess over any other collectible insurance. However, while a covered "auto" which is a "trailer" is connected to another vehicle, the Covered Autos Liability Coverage this Coverage Form provides for the "trailer" is:

- (1) Excess while it is connected to a motor vehicle you do not own; or
- (2) Primary while it is connected to a covered "auto" you own.

- b. For Hired Auto Physical Damage Coverage, any covered "auto" you lease, hire, rent or borrow is deemed to be a covered "auto" you own. However, any "auto" that is leased, hired, rented or borrowed with a driver is not a covered "auto".

- c. Regardless of the provisions of Paragraph a. above, this Coverage Form's Covered Autos Liability Coverage is primary for any liability assumed under an "insured contract".

- d. When this Coverage Form and any other Coverage Form or policy covers on the same basis, either excess or primary, we will pay only our share. Our share is the proportion that the Limit of Insurance of our Coverage Form bears to the total of the limits of all the Coverage Forms and policies covering on the same basis.

6. Premium Audit

- a. The estimated premium for this Coverage Form is based on the exposures you told us you would have when this policy began. We will compute the final premium due when we determine your actual exposures. The estimated total premium will be credited against the final premium due and the first Named Insured will be billed for the balance, if any. The due date for the final premium or retrospective premium is the date shown as the due date on the bill. If the estimated total premium exceeds the final premium due, the first Named Insured will get a refund.
- b. If this policy is issued for more than one year, the premium for this Coverage Form will be computed annually based on our rates or premiums in effect at the beginning of each year of the policy.

7. Policy Period, Coverage Territory

Under this Coverage Form, we cover "accidents" and "losses" occurring:

- a. During the policy period shown in the Declarations; and
- b. Within the coverage territory.

The coverage territory is:

- (1) The United States of America;
- (2) The territories and possessions of the United States of America;
- (3) Puerto Rico;
- (4) Canada; and
- (5) Anywhere in the world if a covered "auto" of the private passenger type is leased, hired, rented or borrowed without a driver for a period of 30 days or less,

provided that the "insured's" responsibility to pay damages is determined in a "suit" on the merits, in the United States of America, the territories and possessions of the United States of America, Puerto Rico or Canada, or in a settlement we agree to.

We also cover "loss" to, or "accidents" involving, a covered "auto" while being transported between any of these places.

8. Two Or More Coverage Forms Or Policies Issued By Us

If this Coverage Form and any other Coverage Form or policy issued to you by us or any company affiliated with us applies to the same "accident", the aggregate maximum Limit of Insurance under all the Coverage Forms or policies shall not exceed the highest applicable Limit of Insurance under any one Coverage Form or policy. This condition does not apply to any Coverage Form or policy issued by us or an affiliated company specifically to apply as excess insurance over this Coverage Form.

SECTION V – DEFINITIONS

- A. "Accident" includes continuous or repeated exposure to the same conditions resulting in "bodily injury" or "property damage".
- B. "Auto" means:
 1. A land motor vehicle, "trailer" or semitrailer designed for travel on public roads; or

2. Any other land vehicle that is subject to a compulsory or financial responsibility law or other motor vehicle insurance law where it is licensed or principally garaged.

However, "auto" does not include "mobile equipment".

- C. "Bodily injury" means bodily injury, sickness or disease sustained by a person, including death resulting from any of these.
- D. "Covered pollution cost or expense" means any cost or expense arising out of:

1. Any request, demand, order or statutory or regulatory requirement that any "insured" or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of, "pollutants"; or
2. Any claim or "suit" by or on behalf of a governmental authority for damages because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of, "pollutants".

"Covered pollution cost or expense" does not include any cost or expense arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of "pollutants":

- a. That are, or that are contained in any property that is:
 - (1) Being transported or towed by, handled or handled for movement into, onto or from the covered "auto";
 - (2) Otherwise in the course of transit by or on behalf of the "insured"; or
 - (3) Being stored, disposed of, treated or processed in or upon the covered "auto";
- b. Before the "pollutants" or any property in which the "pollutants" are contained are moved from the place where they are accepted by the "insured" for movement into or onto the covered "auto"; or
- c. After the "pollutants" or any property in which the "pollutants" are contained are moved from the covered "auto" to the place where they are finally delivered, disposed of or abandoned by the "insured".

Paragraph **a.** above does not apply to fuels, lubricants, fluids, exhaust gases or other similar "pollutants" that are needed for or result from the normal electrical, hydraulic or mechanical functioning of the covered "auto" or its parts, if:

- (1) The "pollutants" escape, seep, migrate or are discharged, dispersed or released directly from an "auto" part designed by its manufacturer to hold, store, receive or dispose of such "pollutants"; and
- (2) The "bodily injury", "property damage" or "covered pollution cost or expense" does not arise out of the operation of any equipment listed in Paragraph **6.b.** or **6.c.** of the definition of "mobile equipment".

Paragraphs **b.** and **c.** above do not apply to "accidents" that occur away from premises owned by or rented to an "insured" with respect to "pollutants" not in or upon a covered "auto" if:

- (a) The "pollutants" or any property in which the "pollutants" are contained are upset, overturned or damaged as a result of the maintenance or use of a covered "auto"; and
- (b) The discharge, dispersal, seepage, migration, release or escape of the "pollutants" is caused directly by such upset, overturn or damage.

- E.** "Diminution in value" means the actual or perceived loss in market value or resale value which results from a direct and accidental "loss".
- F.** "Employee" includes a "leased worker". "Employee" does not include a "temporary worker".
- G.** "Insured" means any person or organization qualifying as an insured in the Who Is An Insured provision of the applicable coverage. Except with respect to the Limit of Insurance, the coverage afforded applies separately to each insured who is seeking coverage or against whom a claim or "suit" is brought.
- H.** "Insured contract" means:
1. A lease of premises;
 2. A sidetrack agreement;
 3. Any easement or license agreement, except in connection with construction or demolition operations on or within 50 feet of a railroad;
 4. An obligation, as required by ordinance, to indemnify a municipality, except in connection with work for a municipality;

5. That part of any other contract or agreement pertaining to your business (including an indemnification of a municipality in connection with work performed for a municipality) under which you assume the tort liability of another to pay for "bodily injury" or "property damage" to a third party or organization. Tort liability means a liability that would be imposed by law in the absence of any contract or agreement; or
6. That part of any contract or agreement entered into, as part of your business, pertaining to the rental or lease, by you or any of your "employees", of any "auto". However, such contract or agreement shall not be considered an "insured contract" to the extent that it obligates you or any of your "employees" to pay for "property damage" to any "auto" rented or leased by you or any of your "employees".

An "insured contract" does not include that part of any contract or agreement:

- a. That indemnifies a railroad for "bodily injury" or "property damage" arising out of construction or demolition operations, within 50 feet of any railroad property and affecting any railroad bridge or trestle, tracks, roadbeds, tunnel, underpass or crossing;
 - b. That pertains to the loan, lease or rental of an "auto" to you or any of your "employees", if the "auto" is loaned, leased or rented with a driver; or
 - c. That holds a person or organization engaged in the business of transporting property by "auto" for hire harmless for your use of a covered "auto" over a route or territory that person or organization is authorized to serve by public authority.
- I.** "Leased worker" means a person leased to you by a labor leasing firm under an agreement between you and the labor leasing firm to perform duties related to the conduct of your business. "Leased worker" does not include a "temporary worker".
- J.** "Loss" means direct and accidental loss or damage.
- K.** "Mobile equipment" means any of the following types of land vehicles, including any attached machinery or equipment:
1. Bulldozers, farm machinery, forklifts and other vehicles designed for use principally off public roads;
 2. Vehicles maintained for use solely on or next to premises you own or rent;
 3. Vehicles that travel on crawler treads;

4. Vehicles, whether self-propelled or not, maintained primarily to provide mobility to permanently mounted:
 - a. Power cranes, shovels, loaders, diggers or drills; or
 - b. Road construction or resurfacing equipment such as graders, scrapers or rollers;
5. Vehicles not described in Paragraph 1., 2., 3. or 4. above that are not self-propelled and are maintained primarily to provide mobility to permanently attached equipment of the following types:
 - a. Air compressors, pumps and generators, including spraying, welding, building cleaning, geophysical exploration, lighting and well-servicing equipment; or
 - b. Cherry pickers and similar devices used to raise or lower workers; or
6. Vehicles not described in Paragraph 1., 2., 3. or 4. above maintained primarily for purposes other than the transportation of persons or cargo. However, self-propelled vehicles with the following types of permanently attached equipment are not "mobile equipment" but will be considered "autos":
 - a. Equipment designed primarily for:
 - (1) Snow removal;
 - (2) Road maintenance, but not construction or resurfacing; or
 - (3) Street cleaning;
 - b. Cherry pickers and similar devices mounted on automobile or truck chassis and used to raise or lower workers; and
 - c. Air compressors, pumps and generators, including spraying, welding, building cleaning, geophysical exploration, lighting or well-servicing equipment.

However, "mobile equipment" does not include land vehicles that are subject to a compulsory or financial responsibility law or other motor vehicle insurance law where it is licensed or principally garaged. Land vehicles subject to a compulsory or financial responsibility law or other motor vehicle insurance law are considered "autos".

- L. "Pollutants" means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.
- M. "Property damage" means damage to or loss of use of tangible property.
- N. "Suit" means a civil proceeding in which:
 1. Damages because of "bodily injury" or "property damage"; or
 2. A "covered pollution cost or expense"; to which this insurance applies, are alleged.
 "Suit" includes:
 - a. An arbitration proceeding in which such damages or "covered pollution costs or expenses" are claimed and to which the "insured" must submit or does submit with our consent; or
 - b. Any other alternative dispute resolution proceeding in which such damages or "covered pollution costs or expenses" are claimed and to which the insured submits with our consent.
- O. "Temporary worker" means a person who is furnished to you to substitute for a permanent "employee" on leave or to meet seasonal or short-term workload conditions.
- P. "Trailer" includes semitrailer.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

KENTUCKY CHANGES

For a covered "auto" licensed or principally garaged in Kentucky, this endorsement modifies insurance provided under the following:

BUSINESS AUTO COVERAGE FORM
MOTOR CARRIER COVERAGE FORM

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

A. Changes In Covered Autos

The following is added to Paragraph C. **Certain Trailers, Mobile Equipment And Temporary Substitute Autos of Section I – Covered Autos:**

If Collision Coverage is provided by the Coverage Form, any "auto" you do not own which is loaned to you as a temporary substitute for a covered "auto" you own that is out of use because of its breakdown, repair or servicing by a person, firm or corporation engaged in the business of selling, repairing and servicing "autos" is a covered "auto" for Collision Coverage.

B. Changes In Covered Autos Liability Coverage

The following Covered Autos Liability Coverage exclusions apply only to the extent that the limits of liability for such coverage exceed the limits of liability required by the Kentucky Motor Vehicle Repairs Act:

1. Expected Or Intended Injury;
2. Care, Custody Or Control; and
3. Pollution.

C. Changes In Physical Damage Coverage

No deductible applies under Comprehensive Coverage to "loss" to:

1. Glass used in the windshield, doors and windows; and
2. Glass, plastic or any other material used in lights required on an automobile by Chapter 189 of Kentucky Revised Statutes.

All other Physical Damage Coverage Provisions apply.

D. Changes In Conditions

1. The **Concealment, Misrepresentation Or Fraud** Condition is amended by the addition of the following:

However, once an "accident" has occurred while this Coverage Form is in effect, this condition does not apply to the Covered Autos Liability Coverage provided by this Coverage Form, except that we will provide Covered Autos Liability Coverage only up to the minimum limits of liability required by the Kentucky Motor Vehicle Repairs Act if you, or any other "insured", intentionally conceals or misrepresents a material fact, or commits fraud, in obtaining this policy.

2. The **Other Insurance** Condition in the Business Auto Coverage Form and the **Other Insurance – Primary And Excess Insurance Provisions** Condition in the Motor Carrier Coverage Form are changed by adding the following:

- a. For a temporary substitute for an "auto" you own which is out of use because of its breakdown, repair or servicing, if the substitute "auto" is operated by an "insured" and is loaned to you, with or without consideration, by a person engaged in the business of selling, repairing and servicing "autos", Covered Autos Liability and Collision Coverages provided by this form shall be primary in the event of an "accident" or "loss" caused by the negligence of the "insured".

- b.** If you are engaged in the business of selling, repairing and servicing "autos", then for any "auto" you own, which is loaned to a customer, with or without consideration, as a temporary substitute for an "auto" owned by the customer which is out of use because of its breakdown, repair or servicing, Covered Autos Liability and Collision Coverages provided by this form shall be excess in the event of an "accident" or "loss" caused by the negligence of the customer.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

KENTUCKY UNINSURED MOTORISTS COVERAGE

For a covered "auto" licensed or principally garaged in, or "auto dealer operations" conducted in, Kentucky, this endorsement modifies insurance provided under the following:

AUTO DEALERS COVERAGE FORM
BUSINESS AUTO COVERAGE FORM
MOTOR CARRIER COVERAGE FORM

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

This endorsement changes the policy effective on the inception date of the policy unless another date is indicated below.

Named Insured:
Endorsement Effective Date:

SCHEDULE

Limit Of Insurance: \$1,000,000	Each "Accident"
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.	

A. Coverage

1. We will pay all sums the "insured" is legally entitled to recover as compensatory damages from the owner or driver of an "uninsured motor vehicle". The damages must result from "bodily injury" sustained by the "insured" caused by an "accident". The owner's or driver's liability for these damages must result from the ownership, maintenance or use of the "uninsured motor vehicle".
2. Any judgment for damages arising out of a "suit" brought without our written consent is not binding on us.

B. Who Is An Insured

If the Named Insured is designated in the Declarations as:

1. An individual, then the following are "insureds":
 - a. The Named Insured and any "family members".

- b. Anyone else "occupying" a covered "auto" or a temporary substitute for a covered "auto". The covered "auto" must be out of service because of its breakdown, repair, servicing, "loss" or destruction.
 - c. Anyone for damages he or she is entitled to recover because of "bodily injury" sustained by another "insured".
2. A partnership, limited liability company, corporation or any other form of organization, then the following are "insureds":
 - a. Anyone "occupying" a covered "auto" or a temporary substitute for a covered "auto". The covered "auto" must be out of service because of its breakdown, repair, servicing, "loss" or destruction.
 - b. Anyone for damages he or she is entitled to recover because of "bodily injury" sustained by another "insured".

C. Exclusions

This insurance does not apply to any of the following:

1. Any claim settled without our consent.
2. The direct or indirect benefit of any insurer or self-insurer under any workers' compensation, disability benefits or similar law.
3. Anyone using a vehicle without a reasonable belief that the person is entitled to do so.
4. Punitive or exemplary damages.
5. "Bodily injury" arising directly or indirectly out of:
 - a. War, including undeclared or civil war;
 - b. Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
 - c. Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.

D. Limit Of Insurance

1. Regardless of the number of covered "autos", "insureds", premiums paid, claims made or vehicles involved in the "accident", the most we will pay for all damages resulting from any one "accident", is the limit of Uninsured Motorists Insurance shown in the Schedule or Declarations. If there is more than one covered "auto", our Limit of Insurance for any one "accident", if the "bodily injury" is sustained by an individual Named Insured or any "family member", is the sum of the limits applicable to each covered "auto". Subject to this maximum limit of liability for all damages:
 - a. The most we will pay for all damages sustained in such "accident" by an "insured" other than an individual Named Insured or any "family member" is that "insured's" pro rata share of the limit shown in the Schedule or Declarations applicable to the vehicle that "insured" was "occupying" at the time of the "accident".
 - b. An individual Named Insured or any "family member" who sustains "bodily injury" in such "accident" will also be entitled to a pro rata share of the limit described in Paragraph a. above.

A person's pro rata share is the proportion that that person's damages bears to the total damages sustained by all "insureds".

2. If the "bodily injury" is sustained by any "insured", other than the individual Named Insured or any "family member", in an "accident" in which neither such Named Insured nor any "family member" sustained "bodily injury", the Limit Of Liability shown in the Schedule or Declarations for this coverage is our maximum limit of liability for all damages resulting from any such "accident".
3. No one will be entitled to receive duplicate payments for the same elements of "loss" under this Coverage Form and any Liability Coverage form, Medical Payments endorsement or Underinsured Motorists Coverage endorsement attached to this Coverage Part.
4. We will not make a duplicate payment under this coverage for any element of "loss" for which payment has been made by or for anyone who is legally responsible.
5. We will not pay for any element of "loss" if a person is entitled to receive payment for the same element of "loss" under any workers' compensation, disability benefits or similar law.

E. Changes In Conditions

The Conditions are changed for Uninsured Motorists Coverage as follows:

1. **Other Insurance** in the Auto Dealers and Business Auto Coverage Forms and **Other Insurance – Primary And Excess Insurance Provisions** in the Motor Carrier Coverage Form are changed by addition of the following:
 - a. The reference to "other collectible insurance" applies only to other collectible uninsured motorists insurance.
 - b. Any insurance we provide with respect to a vehicle owned by the Named Insured or, if the Named Insured is an individual, any "family member", that is not a covered "auto" for Uninsured Motorists Coverage under this Coverage Form, shall be excess over any other collectible uninsured motorists insurance providing coverage on a primary basis.

2. **Duties In The Event Of Accident, Claim, Suit Or Loss** in the Business Auto and Motor Carrier Coverage Forms and **Duties In The Event Of Accident, Claim, Offense, Suit, Loss Or Acts, Errors Or Omissions** in the Auto Dealers Coverage Form are changed by adding the following:

- a. Promptly notify the police if a hit-and-run driver is involved; and
- b. Promptly send us copies of the legal papers if a "suit" is brought.

3. The **Legal Action Against Us** provision is replaced by the following:

Legal Action Against Us

- a. No one may bring a legal action against us under this Coverage Form until there has been full compliance with all the terms of this Coverage Form.
- b. Any legal action against us under this Coverage Form must be brought within two years after the date of the "accident". However, this Paragraph 3.b. does not apply to an "insured" if, within two years after the date of the "accident", we and the "insured" agree to arbitration in accordance with this endorsement.

4. **Transfer Of Rights Of Recovery Against Others To Us** is changed by adding the following:

If we make any payment and the "insured" recovers from another party, the "insured" shall hold the proceeds in trust for us and pay us back the amount we have paid.

In any recovery, we will be entitled to payment only after the "insured" has been fully compensated.

5. The following conditions are added:

Arbitration

- a. If we and an "insured" disagree whether the "insured" is legally entitled to recover damages from the owner or driver of an "uninsured motor vehicle" or do not agree as to the amount of damages that are recoverable by that "insured", then the matter may be arbitrated. However, disputes concerning coverage under this endorsement may not be arbitrated. Both parties must agree to arbitration. If so agreed, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. Each party will pay the expenses it incurs and bear the expense of the third arbitrator equally.

b. Unless both parties agree otherwise, arbitration will take place in the county in which the "insured" lives. Local rules of law as to arbitration procedure and evidence will apply. Any decision agreed to by two of the arbitrators will be binding.

c. The "insured" will not be required to arbitrate disputed claims.

6. **The Two Or More Coverage Forms Or Policies Issued By Us** General Condition does not apply to Uninsured Motorists Coverage. However, no one will be entitled to receive duplicate payments for the same elements of "loss".

F. Additional Definitions

As used in this endorsement:

1. "Family member" means a person related to an individual Named Insured by blood, marriage or adoption, who is a resident of such Named Insured's household, including a ward or foster child.
2. "Occupying" means in, upon, getting in, on, out or off.
3. "Uninsured motor vehicle" means a land motor vehicle or "trailer":
 - a. For which no liability bond or policy at the time of an "accident" provides at least the amounts required by the applicable law where a covered "auto" is principally garaged;
 - b. For which an insuring or bonding company denies coverage or is or becomes insolvent; or
 - c. That is a hit-and-run vehicle and neither the driver nor owner can be identified. The vehicle must hit an "insured", a covered "auto" or a vehicle an "insured" is "occupying" or must hit another vehicle which, in turn, hits an "insured", a covered "auto" or a vehicle an "insured" is "occupying".

However, "uninsured motor vehicle" does not include any vehicle:

- a. Owned or operated by a self-insurer under any applicable motor vehicle law, except a self-insurer who is or becomes insolvent and cannot provide the amounts required by that motor vehicle law;
- b. Owned by a governmental unit or agency; or
- c. Designed for use mainly off public roads while not on public roads.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

KENTUCKY UNDERINSURED MOTORISTS COVERAGE

For a covered "auto" licensed or principally garaged in, or "auto dealer operations" conducted in, Kentucky, this endorsement modifies insurance provided under the following:

AUTO DEALERS COVERAGE FORM
BUSINESS AUTO COVERAGE FORM
MOTOR CARRIER COVERAGE FORM

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

This endorsement changes the policy effective on the inception date of the policy unless another date is indicated below.

Named Insured:
Endorsement Effective Date:

SCHEDULE

Limit Of Insurance: \$1,000,000	Each "Accident"
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.	

A. Coverage

1. We will pay all sums the "insured" is legally entitled to recover as compensatory damages from the owner or driver of an "underinsured motor vehicle". The damages must result from "bodily injury" sustained by the "insured" caused by an "accident". The owner's or driver's liability for these damages must result from the ownership, maintenance or use of the "underinsured motor vehicle".
2. Any judgment for damages arising out of a "suit" brought without our written consent is not binding on us.

B. Who Is An Insured

If the Named Insured is designated in the Declarations as:

1. An individual, then the following are "insureds":
 - a. The Named Insured and any "family members".

- b. Anyone else "occupying" a covered "auto" or a temporary substitute for a covered "auto". The covered "auto" must be out of service because of its breakdown, repair, servicing, "loss" or destruction.
 - c. Anyone for damages he or she is entitled to recover because of "bodily injury" sustained by another "insured".
2. A partnership, limited liability company, corporation or any other form of organization, then the following are "insureds":
 - a. Anyone "occupying" a covered "auto" or a temporary substitute for a covered "auto". The covered "auto" must be out of service because of its breakdown, repair, servicing, "loss" or destruction.
 - b. Anyone for damages he or she is entitled to recover because of "bodily injury" sustained by another "insured".

C. Exclusions

This insurance does not apply to any of the following:

1. The direct or indirect benefit of any insurer or self-insurer under any workers' compensation, disability benefits or similar law.
2. Anyone using a vehicle without a reasonable belief that the person is entitled to do so.
3. Punitive or exemplary damages.
4. "Bodily injury" arising directly or indirectly out of:
 - a. War, including undeclared or civil war;
 - b. Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
 - c. Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.

D. Limit Of Insurance

1. Regardless of the number of covered "autos", "insureds", premiums paid, claims made or vehicles involved in the "accident", the most we will pay for all damages resulting from any one "accident" is the limit of Underinsured Motorists Insurance shown in the Schedule or Declarations. If there is more than one covered "auto", our Limit of Insurance for any one "accident", if the "bodily injury" is sustained by an individual Named Insured or any "family member", is the sum of the limits applicable to each covered "auto". Subject to this maximum limit of liability for all damages:
 - a. The most we will pay for all damages sustained in such "accident" by an "insured" other than an individual Named Insured or any "family member" is that "insured's" pro rata share of the limit shown in the Schedule or Declarations applicable to the vehicle that "insured" was "occupying" at the time of the "accident".
 - b. An individual Named Insured or any "family member" who sustains "bodily injury" in such "accident" will also be entitled to a pro rata share of the limit described in Paragraph a. above.

A person's pro rata share is the proportion that that person's damages bears to the total damages sustained by all "insureds".

2. If the "bodily injury" is sustained by any "insured", other than the individual Named Insured or any "family member", in an "accident" in which neither such Named Insured nor any "family member" sustained "bodily injury", the Limit Of Liability shown in the Schedule or Declarations for this coverage is our maximum limit of liability for all damages resulting from any such "accident".
3. No one will be entitled to receive duplicate payments for the same elements of "loss" under this Coverage Form and any Liability Coverage form, Medical Payments Coverage endorsement or Uninsured Motorists Coverage endorsement attached to this Coverage Part.
4. We will not make a duplicate payment under this coverage for any element of "loss" for which payment has been made by or for anyone who is legally responsible.
5. We will reduce the "insured's" total damages by any amount available to that "insured" under any liability bonds or policies applicable to the "underinsured motor vehicle" that such "insured" did not recover as a result of a settlement between that "insured" and the insurer of an "underinsured motor vehicle". However, any reduction of the "insured's" total damages will not reduce the limit of liability for this coverage.

This paragraph shall not apply if we advance payment to the "insured" in an amount equal to the tentative settlement with the insurer of the "underinsured motor vehicle".
6. We will not pay for any element of "loss" if a person is entitled to receive payment for the same element of "loss" under any workers' compensation, disability benefits or similar law.

E. Changes In Conditions

The Conditions are changed for Underinsured Motorists Coverage as follows:

1. **Other Insurance** in the Auto Dealers and Business Auto Coverage Forms and **Other Insurance – Primary And Excess Insurance Provisions** in the Motor Carrier Coverage Form are changed by addition of the following:
 - a. The reference to "other collectible insurance" applies only to other collectible underinsured motorists insurance.

- b. Any insurance we provide with respect to a vehicle owned by the Named Insured or, if the Named Insured is an individual, any "family member", that is not a covered "auto" for Underinsured Motorists Coverage under this Coverage Form, shall be excess over any other collectible underinsured motorists insurance providing coverage on a primary basis.

2. Duties In The Event Of Accident, Claim, Suit Or Loss in the Business Auto and Motor Carrier Coverage Forms and **Duties In The Event Of Accident, Claim, Offense, Suit, Loss Or Acts, Errors Or Omissions** in the Auto Dealers Coverage Form are changed by adding the following:

A person seeking Underinsured Motorists Coverage must also promptly notify us in writing by certified or registered mail of a tentative settlement between the "insured" and the insurer of the "underinsured motor vehicle" and allow us to advance payment to that "insured" in an amount equal to the tentative settlement within 30 days after receipt of notification to preserve our rights against the insurer, owner or operator of such "underinsured motor vehicle".

3. The Legal Action Against Us Provision is replaced by the following:

Legal Action Against Us

- a. No one may bring a legal action against us under this Coverage Form until there has been full compliance with all the terms of this Coverage Form.
- b. Any legal action against us under this Coverage Form must be brought within two years after the date of the "accident". However, this Paragraph 3.b. does not apply to an "insured" if, within two years after the date of the "accident", we and the "insured" agree to arbitration in accordance with this endorsement.

4. Transfer Of Rights Of Recovery Against Others To Us is changed by adding the following:

Our rights do not apply under this provision with respect to Underinsured Motorists Coverage if we:

- a. Have been given prompt written notice by certified or registered mail of a tentative settlement between the "insured" and the insurer of an "underinsured motor vehicle"; and

- b. Fail to advance payment to the "insured" in an amount equal to the tentative settlement within 30 days after receipt of notification.

If we advance payment to an "insured" in an amount equal to the tentative settlement within 30 days after receipt of notification:

- a. That payment will be separate from any amount the "insured" is entitled to recover under the provisions of Underinsured Motorists Coverage; and

- b. We also have the right to recover the advanced payment.

In any recovery, we will be entitled to payment only after the "insured" has been fully compensated.

5. The following condition is added:

Arbitration

- a. If we and an "insured" disagree whether the "insured" is legally entitled to recover damages from the owner or driver of an "underinsured motor vehicle" or do not agree as to the amount of damages that are recoverable by that "insured", then the matter may be arbitrated.

However, disputes concerning coverage under this endorsement may not be arbitrated. Both parties must agree to arbitration. If so agreed, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. Each party will pay the expenses it incurs and bear the expenses of the third arbitrator equally.

- b. Unless both parties agree otherwise, arbitration will take place in the county in which the "insured" lives. Local rules of law as to arbitration procedure and evidence will apply. Any decision agreed to by two of the arbitrators will be binding.

- c. The "insured" shall not be required to arbitrate disputed claims.

6. The Two Or More Coverage Forms Or Policies Issued By Us General Condition does not apply to Underinsured Motorists Coverage. However, no one will be entitled to receive duplicate payments for the same elements of "loss".

F. Additional Definitions

As used in this endorsement:

1. "Family member" means a person related to an individual Named Insured by blood, marriage or adoption, who is a resident of such Named Insured's household, including a ward or foster child.
2. "Occupying" means in, upon, getting in, on, out or off.
3. "Underinsured motor vehicle" means a land motor vehicle or "trailer" to which a liability bond or policy applies at the time of an "accident", but the amount paid for bodily injury under that bond or policy to the "insured" is not enough to pay the full amount the "insured" is legally entitled to recover as damages.
 - a. Owned or operated by a self-insurer under any applicable motor vehicle law, except a self-insurer who is or becomes insolvent and cannot provide the amounts required by that motor vehicle law;
 - b. Designed for use mainly off public roads while not on public roads;
 - c. To which a bodily injury liability bond or policy applies at the time of the accident, but its limit for "bodily injury" liability is less than the minimum limit for "bodily injury" liability specified by the financial responsibility law of the state in which the covered "auto" is principally garaged; or
 - d. Owned by or furnished or available for the regular use of you or any "family member".

However, "underinsured motor vehicle" does not include any vehicle:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

KENTUCKY PERSONAL INJURY PROTECTION

For a covered "auto" licensed or principally garaged in, or "auto dealer operations" conducted in, Kentucky, this endorsement modifies insurance provided under the following:

AUTO DEALERS COVERAGE FORM
BUSINESS AUTO COVERAGE FORM
MOTOR CARRIER COVERAGE FORM

With respect to the coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

A. Coverage

The company will pay Personal Injury Protection benefits in accordance with Kentucky Revised Statutes Chapter 304, Subtitle 39, incurred with respect to "bodily injury" sustained by an "insured" and caused by an "accident" arising out of the operation, maintenance or use of a "motor vehicle" as a vehicle. These Personal Injury Protection benefits consist of the following:

1. Medical Expense

Reasonable charges incurred for reasonably needed products, services and accommodations, including those for medical care, physical rehabilitation, rehabilitative occupational training, licensed ambulance services and other remedial treatment and care, any nonmedical remedial treatment rendered in accordance with a recognized religious method of healing, and any healing arts professions of a type licensed by the Commonwealth of Kentucky, provided that medical expense shall not include that portion of a charge for a room in a hospital, clinic, convalescent or nursing home or any other institution engaged in providing nursing care and related services, in excess of a reasonable and customary charge for semiprivate accommodations, unless intensive care is medically required.

2. Work Loss

Loss of income from work the "insured" would probably have performed if he or she had not been injured, and expenses reasonably incurred by him or her in obtaining services in lieu of those he or she would have performed for income, reduced by any income from substitute work actually performed by him or her.

3. Replacement Services Loss

Expenses reasonably incurred in obtaining ordinary and necessary services in lieu of those the "insured" would have performed, not for income, but for the benefit of himself or his family if he had not been injured.

4. Survivor's Economic Loss

Loss after the "insured's" death of contributions of things of economic value to his "survivors", not including services they would have received from the "insured" had he not suffered the fatal injury, less expenses of the "survivors" avoided by reason of the eligible injured person's death.

5. Survivor's Replacement Services Loss

Expenses reasonably incurred by "survivors" after the "insured's" death in obtaining ordinary and necessary services in lieu of those the "insured" would have performed for their benefit had he not suffered the fatal injury, less expenses of the "survivors" avoided by reason of the "insured's" death and not subtracted in calculating survivor's economic loss.

6. Funeral Expense

Reasonable charges incurred for expenses in any way related to funeral, cremation or burial.

B. Who Is An Insured

1. The "named insured" or any "relative" who sustains "bodily injury" while "occupying" or while a "pedestrian" through being struck by any "motor vehicle", provided that, if such person has rejected the limitation upon his tort rights pursuant to Kentucky Revised Statutes Chapter 304, Subtitle 39, he shall not be an "insured", unless personal injury protection coverage has subsequently been purchased for such person under this policy; or
2. Any other person who sustains "bodily injury" while "occupying" or while a "pedestrian" through being struck by the "insured motor vehicle", provided that, if such person has rejected the limitation upon his tort right pursuant to Kentucky Revised Statutes Chapter 304, Subtitle 39, he shall not be an "insured".

C. Exclusions

We will not pay personal injury protection benefits for "bodily injury":

1. Sustained by the "named insured" or any "relative", who has not rejected his tort limitation pursuant to Kentucky Revised Statutes Chapter 304, Subtitle 39, while "occupying" or while a "pedestrian" through being struck by any "motor vehicle", other than the "insured motor vehicle", with respect to which the security required under Kentucky Revised Statutes Chapter 304, Subtitle 39, is in effect unless the provider of such security fails to make payment for loss within 30 days of reasonable proof of the fact and the amount of loss sustained.
2. Sustained by any person if such injury arises from his conduct within the course of a business of repairing, servicing or otherwise maintaining "motor vehicles" unless such conduct occurs off the business premises.
3. Sustained by any person arising from conduct in the course of loading or unloading any "motor vehicle" unless such conduct occurs while "occupying" such "motor vehicle".
4. With respect to any benefits any person would otherwise be entitled to receive hereunder for "bodily injury" intentionally caused by such person or arising out of his intentionally attempting to cause "bodily injury", and, if any person dies as a result of intentionally causing or attempting to cause "bodily injury" to himself, his survivors are not entitled to any survivor's economic loss or survivor's replacement services loss benefits.
5. Sustained by any "pedestrian", other than the "named insured" or any "relative", outside the Commonwealth of Kentucky.
6. Sustained by any person, other than the "named insured" or any "relative", while "occupying" a "motor vehicle" which is regularly used in the course of the business of transporting persons or property and which is one of five or more "motor vehicles" under common ownership, or a "motor vehicle" owned by a government other than the Commonwealth of Kentucky, its political subdivisions, municipal corporations or public agencies, if the accident occurs outside the Commonwealth of Kentucky.

This exclusion does not apply to "bodily injury" sustained by any occupant of a bus if such occupant is a Kentucky resident, boarded the bus in Kentucky and the bus is registered in Kentucky with the security required under Kentucky Revised Statutes Chapter 304, Subtitle 39. However, this exception does not apply if the bus is owned by a government other than the Commonwealth of Kentucky, its political subdivisions, municipal corporations or public agencies.
7. Sustained by any person arising out of the use of any "motor vehicle" while located as a residence or premises.
8. Arising directly or indirectly out of:
 - a. War, including undeclared or civil war;
 - b. Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
 - c. Insurrection, rebellion, revolution, usurped power or action taken by governmental authority in hindering or defending against any of these.
9. Resulting from the radioactive, toxic, explosive or other hazardous properties of nuclear material.

10. Sustained by any person while "occupying" a motorcycle, unless the Declarations indicates a premium for Motorcycle Personal Injury Protection Coverage.
11. Sustained by any person other than the "named insured" or any "relative" which arises from the operation, maintenance or use of a "motor vehicle" without a good faith belief that he or she is legally entitled to do so.

D. Limit Of Insurance

1. Regardless of the number of persons insured, policies or approved plans of self-insurance applicable, premiums paid, claims made or "insured motor vehicles" to which this coverage applies, the company's liability for personal injury protection benefits with respect to "bodily injury" sustained by any one "insured" in any one "motor vehicle" "accident" shall not exceed \$10,000 in the aggregate, and subject to such aggregate limit:
 - a. The maximum amount payable for work loss, replacement services loss, survivor's economic loss and survivor's replacement services loss shall not exceed \$200 per week in the aggregate prorated for any lesser period, provided that, if the "insured's" earnings or work is seasonal or irregular, the weekly limit shall be equitably adjusted or apportioned on an annual basis;
 - b. The maximum amount payable for funeral expense shall not exceed \$1,000.
2. Any amount payable by the company under the terms of this coverage shall be reduced by any applicable deductible set forth in the Declarations, but only with respect to "bodily injury" sustained by the "named insured" or any "relative", provided that, if two or more such persons sustain "bodily injury" in the same "motor vehicle" "accident", such deductible applicable to all of them shall not exceed such deductible amount and such amount shall be allocated equally among them. Provided further that a "named insured" or "relative" is entitled to receive under this coverage the difference between this deductible and a greater deductible applicable under another policy applying to personal injury protection coverage pursuant to Kentucky Revised Statutes Chapter 304, Subtitle 39.

3. In calculating loss or expense for which personal injury protection benefits are payable under this coverage, a reduction shall be made in the amount of:
 - a. All benefits or advantages a person receives or is entitled to receive from workmen's compensation, unless these benefits or advantages have not been received before personal injury protection benefits are overdue or the claim is paid.
 - b. Any income tax saving resulting from benefits or advantages received for loss of income under this coverage or from like benefits or advantages received under workmen's compensation which are not considered taxable income, provided that the maximum reduction may not exceed 15% of the loss of income and shall be in lesser amount if the claimant furnishes to the company reasonable proof of a lower value of the income tax advantage.

E. Changes In Conditions

The Conditions are changed for Personal Injury Protection as follows:

1. **Duties In The Event Of Accident, Claim, Suit Or Loss** in the Business Auto and Motor Carrier Coverage Forms and **Duties In The Event Of Accident, Claim, Offense, Suit, Loss Or Acts, Errors Or Omissions** in the Auto Dealers Coverage Form are amended by the addition of the following:
 - a. In the event of an "accident", written notice containing particulars sufficient to identify the "insured" and also reasonably obtainable information respecting the time, place and circumstances of the "accident" shall be given by or on behalf of each "insured" to the company or any of its authorized agents as soon as practicable.
 - b. As soon as practicable, the "insured" or someone on his behalf shall give the company written proof of claim, under oath if required, including full particulars of the nature and extent of the "bodily injury" treatment and rehabilitation received and contemplated and such other information as may assist the company in determining the amount due and payable. The "insured" shall submit, when required by order of a court, to a physical or mental examination by a physician specified in the court order.

2. The **Transfer Of Rights Of Recovery Against Others To Us** Condition is replaced by the following:

Transfer Of Rights Of Recovery Against Others To Us

Subject to the provisions of the Kentucky Revised Statutes Chapter 304, Subtitle 39, in the event of any payment under this coverage, the Company is subrogated to the rights of the person to whom or for whose benefit such payments were made to the extent of such payments. Such person shall execute and deliver the instruments and papers and do whatever else is necessary to secure such rights. Such person shall do nothing after loss to prejudice such rights.

3. The **Other Insurance** Condition in the Auto Dealers and Business Auto Coverage Forms and the **Other Insurance – Primary And Excess Insurance Provisions** Condition in the Motor Carrier Coverage Form are replaced by the following:

In the event an "insured" has other similar insurance, including approved self-insurance plans, available and applicable to the "accident", the maximum recovery under all such insurance shall not exceed the amount which would have been payable under the provisions of the insurance providing the highest dollar limit, and the company shall not be liable for a greater proportion of any loss to which this coverage applies than the limit of liability hereunder bears to the sum of the applicable limit of liability of this coverage and such other insurance.

4. The following conditions are added:

Excess Coverages

- a. Any amount payable under the uninsured motorists coverage shall be excess insurance over any personal injury protection benefits paid or payable under this or any other automobile insurance policy because of "bodily injury" sustained by an "insured";
- b. Any automobile medical payments or expense coverages afforded under this policy shall be excess insurance over any personal injury protection benefits paid or payable but for the application of a deductible under this or any other automobile insurance policy because of "bodily injury" sustained by an "insured".

Nonduplication Of Benefits

No "insured" shall recover duplicate benefits for the same elements of loss under this or any similar insurance, including approved self-insurance plans.

Constitutionality Clause

The premium for and the coverages of the policy have been established in reliance upon the provisions of the Kentucky Revised Statutes Chapter 304, Subtitle 39. In the event a court of competent jurisdiction declares, or enters a judgment the effect of which is to render, the provisions of such statutes invalid or unenforceable in whole or in part, the company shall have the right to recompute the premium payable for the policy, and the provisions of this endorsement shall be voidable or subject to amendment at the option of the company.

Notice To Policyholders

Acceptance of the coverage described in Kentucky Revised Statutes Chapter 304, Subtitle 39, places some limitations on your right to bring suit for "bodily injury". Kentucky Revised Statutes Section 304.39-060 provides in part that:

- (1) Any person who registers, operates, maintains or uses a "motor vehicle" on the public roadways of this Commonwealth shall, as a condition of such registration, operation, maintenance or use of such "motor vehicle" and use of the public roadways, be deemed to have accepted the provisions of this subtitle, and in particular those provisions which are contained in this section.

- (2)(a) Tort liability with respect to accidents occurring in this Commonwealth and arising from the ownership, maintenance or use of a "motor vehicle" is 'abolished' for damages because of "bodily injury", sickness or disease to the extent the basic reparation benefits provided in this subtitle are payable therefor, or that would be payable but for any deductible authorized by this subtitle, under any insurance policy or other method of security complying with the requirements of this subtitle, except to the extent noneconomic detriment qualifies under Subsection (2)(b) hereof.

(b) In any action of tort brought against the owner, registrant, operator or occupant of a "motor vehicle" with respect to which security has been provided as required in this subtitle, or against any person or organization legally responsible for his or her acts or omissions, a plaintiff may recover damages in tort for pain, suffering, mental anguish and inconvenience because of "bodily injury", sickness or disease arising out of the ownership, maintenance, operation or use of such "motor vehicle" only in the event that the benefits which are payable for such injury as 'medical expense' or which would be payable but for any exclusion or deductible authorized by this subtitle exceed \$1,000, or the injury or disease consists in whole or in part of permanent disfigurement, a fracture to a bone, a compound, comminuted, displaced or compressed fracture, loss of a body member, permanent injury within reasonable medical probability, permanent loss of bodily function or death.

Any person who is entitled to receive free medical and surgical benefits shall be deemed in compliance with the requirements of this subsection upon a showing that the medical treatment received has an equivalent value of at least \$1,000.

(c) Tort liability is not so limited for injury to a person who is not an owner, operator, maintainer or user of a "motor vehicle" within Subsection (1) of this section, nor for injury to the passenger of a motorcycle arising out of the maintenance or use of such motorcycle.

(3) Any person may refuse to consent to the limitations of his or her tort rights and liabilities as contained in this section. Such rejection must be completed in writing or electronically in a form to be prescribed by the Department of Insurance and must have been executed and filed with the Department at a time prior to any "motor vehicle" accident for which such rejection is to apply.

These are some of the exceptions to the limitations on your right to sue and are not intended to comprise a complete enumeration of all circumstances under which suit may be brought for "bodily injury".

F. Additional Definitions

As used in this endorsement:

1. "Named insured" means the person or organization named in the Declarations.
2. "Motor vehicle" means a vehicle as defined in Kentucky Revised Statutes Chapter 304, Subtitle 39.
3. "Insured motor vehicle" means a "motor vehicle" with respect to which:
 - a. The "bodily injury" Covered Autos Liability insurance of the policy applies and for which a specific premium is charged; and
 - b. The "named insured" is required to maintain security under the provisions of Kentucky Revised Statutes Chapter 304, Subtitle 39.
4. "Occupying" means in or upon, entering into or alighting from.
5. "Pedestrian" means a person who is not "occupying" a "motor vehicle" at the time the injury occurs.
6. "Relative" means the spouse and any person related to the "named insured" by blood, marriage or adoption, including a minor in the custody of the "named insured", spouse or such related person who is a resident of the same household as the "named insured", whether or not temporarily residing elsewhere, but does not include any such person who is a "named insured" under any other policy providing the security under Kentucky Revised Statutes Chapter 304, Subtitle 39.
7. "Survivor" means a person identified in Kentucky Revised Statutes Section 411.130 as one entitled to receive benefits by reason of the death of another person.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PROFESSIONAL SERVICES NOT COVERED

This endorsement modifies insurance provided under the following:

BUSINESS AUTO COVERAGE FORM

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

Covered Autos Liability Coverage is changed by adding the following exclusions:

This insurance does not apply to:

1. "Bodily injury" resulting from the providing or the failure to provide any medical or other professional services.
2. "Bodily injury" resulting from food or drink furnished with these services.
3. "Bodily injury" or "property damage" resulting from the handling of corpses.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

GOVERNMENTAL BODIES AMENDATORY ENDORSEMENT

This endorsement modifies insurance provided under the following:

BUSINESS AUTO COVERAGE FORM

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

Any land motor vehicle or "trailer" you own or lease that is designed for travel on public roads is an "auto" and not "mobile equipment" if the sole reason for considering it "mobile equipment" is such vehicle is used solely on roads you own.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

POLLUTION LIABILITY – BROADENED COVERAGE FOR COVERED AUTOS – BUSINESS AUTO AND MOTOR CARRIER COVERAGE FORMS

This endorsement modifies insurance provided under the following:

BUSINESS AUTO COVERAGE FORM
MOTOR CARRIER COVERAGE FORM

With respect to coverage provided by this endorsement, the provisions of the Coverage Form apply unless modified by the endorsement.

A. Covered Autos Liability Coverage is changed as follows:

1. Paragraph **a.** of the **Pollution** Exclusion applies only to liability assumed under a contract or agreement.
2. With respect to the coverage afforded by Paragraph **A.1.** above, Exclusion **B.6. Care, Custody Or Control** does not apply.

B. Changes In Definitions

For the purposes of this endorsement, Paragraph **D.** of the **Definitions** Section is replaced by the following:

- D.** "Covered pollution cost or expense" means any cost or expense arising out of:
1. Any request, demand, order or statutory or regulatory requirement that any "insured" or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of "pollutants"; or
 2. Any claim or "suit" by or on behalf of a governmental authority for damages because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to or assessing the effects of "pollutants".

"Covered pollution cost or expense" does not include any cost or expense arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of "pollutants":

- a.** Before the "pollutants" or any property in which the "pollutants" are contained are moved from the place where they are accepted by the "insured" for movement into or onto the covered "auto"; or
- b.** After the "pollutants" or any property in which the "pollutants" are contained are moved from the covered "auto" to the place where they are finally delivered, disposed of or abandoned by the "insured".

Paragraphs **a.** and **b.** above do not apply to "accidents" that occur away from premises owned by or rented to an "insured" with respect to "pollutants" not in or upon a covered "auto" if:

- (1)** The "pollutants" or any property in which the "pollutants" are contained are upset, overturned or damaged as a result of the maintenance or use of a covered "auto"; and
- (2)** The discharge, dispersal, seepage, migration, release or escape of the "pollutants" is caused directly by such upset, overturn or damage.

Named Insured:
MARTIN COUNTY WATER DISTRICT

Policy Number: GPPA-PF-6051720-09/000
Policy Period: From 07-23-2019
To 07-23-2020

GENERAL LIABILITY COVERAGE PART DECLARATIONS

LIMITS OF INSURANCE

Each Occurrence	\$1,000,000
Damage to Premises Rented to You	\$1,000,000
Medical Expense	\$10,000
Personal and Advertising Injury	\$1,000,000
General Aggregate	\$3,000,000
Products – Completed Operations Aggregate	\$3,000,000

Estimated Coverage Part Premium: \$ 14,384.00

GENERAL LIABILITY FORMS

See Schedule of Forms and Endorsements.

Named Insured:
MARTIN COUNTY WATER DISTRICT

Policy Number: GPPA-PF-6051720-09/000
Policy Period: From 07-23-2019
To 07-23-2020

**DAM, RESERVOIR OR LEVEE STRUCTURAL FAILURE OR COLLAPSE
SCHEDULE OF COVERED STRUCTURES**

<u>NPDP ID</u>	<u>Dam, Reservoir or Levee Name</u>	<u>Location</u>
KY00106	MARTIN CO WATER DISTRICT #1 DAM	INEZ, MT

GENERAL LIABILITY COVERAGE FORM

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

Throughout this coverage part the words "you" and "your" refer to the Named Insured shown in the Declarations, and any other person or organization qualifying as a Named Insured under this coverage part. The words "we", "us" and "our" refer to the company providing this insurance. The words "policy period" mean the term of duration of the policy shown in the Declarations.

The word "insured" means any person or organization qualifying as such under Section II - Who Is An Insured.

Other words and phrases that appear in quotation marks have special meaning. Refer to Section V - Definitions.

SECTION I - COVERAGES

COVERAGE A - BODILY INJURY AND PROPERTY DAMAGE LIABILITY

1. Insuring Agreement

- a. We will pay those sums that the insured becomes legally obligated to pay as damages because of "bodily injury" or "property damage" to which this insurance applies. We will have the right and duty to defend the insured against any "suit" seeking those damages. However, we will have no duty to defend the insured against any "suit" seeking damages for "bodily injury" or "property damage" to which this insurance does not apply. We may, at our discretion, investigate any "occurrence" and settle any claim or "suit" that may result. But:

- (1) The amount we will pay for damages is limited as described in Section III - Limits Of Insurance; and
- (2) Our right and duty to defend end when we have used up the applicable limit of insurance in the payment of judgments or settlements under Coverages A or B or medical expenses under Coverage C.

No other obligation or liability to pay sums or perform acts or services is covered unless explicitly provided for under Supplementary Payments – Coverages A and B.

- b. This insurance applies to "bodily injury" or "property damage" only if:

- (1) The "bodily injury" or "property damage" is caused by an "occurrence" that takes place in the "coverage territory";
- (2) The "bodily injury" or "property damage" occurs during the policy period; and
- (3) Prior to the policy period, no insured listed under Paragraph 1., Paragraph 2.a., or Paragraph 2.f. of Section II - Who Is An Insured and no insured authorized by you to give or receive notice of an "occurrence" or claim, knew or had reason to know that the "bodily injury" or "property damage" had occurred in whole or in part. If any such persons knew or had reason to know, prior to the policy period, that the "bodily injury" or "property damage" occurred in whole or part, then any continuation, change or resumption of such "bodily injury" or "property damage" during or after the policy period will be deemed to have been known to have occurred prior to the policy period.

- c. "Bodily injury" or "property damage" which occurs during the policy period and was not, prior to the policy period, known to have occurred by any insured listed under Paragraph 1., Paragraph 2.a., or Paragraph 2.f. of Section II - Who Is An Insured or any insured authorized

by you to give or receive notice of an "occurrence" or claim, includes any continuation, change or resumption of that "bodily injury" or "property damage" after the end of the policy period.

- d. "Bodily injury" or "property damage" will be deemed to have been known to have occurred when any insured listed under Paragraph 1., Paragraph 2.a., or Paragraph 2.f. of Section II - Who Is An Insured or any insured authorized by you to give or receive notice of an "occurrence" or claim:
 - (1) Reports all, or any part, of the "bodily injury" or "property damage" to us or any other insurer;
 - (2) Receives a written or verbal demand or claim for damages because of the "bodily injury" or "property damage"; or
 - (3) Becomes aware by any other means that "bodily injury" or "property damage" has occurred or has begun to occur.
- e. Damages because of "bodily injury" include damages claimed by any person or organization for care, loss of services or death resulting at any time from the "bodily injury".

2. Exclusions Applicable to Coverage A

This insurance does not apply to:

a. Aircraft, Auto Or Watercraft

"Bodily injury" or "property damage" arising out of the ownership, maintenance, use or entrustment to others of any aircraft (other than "unmanned aircraft"), "auto", or watercraft owned or operated by, or rented or loaned to any insured. Use includes operation and "loading or unloading".

This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the "occurrence" which caused the "bodily injury" or "property damage" involved the ownership, maintenance, use or entrustment to others of any aircraft (other than "unmanned aircraft"), "auto" or watercraft that is owned or operated by or rented or loaned to any insured.

This exclusion does not apply to:

- (1) A watercraft while ashore on premises you own or rent;
- (2) A watercraft you do not own that is not being used to carry persons or property for a charge;
- (3) Liability assumed under any "insured contract" for the ownership, maintenance or use of aircraft or watercraft;
- (4) A watercraft you own that is:
 - (a) Powered by a motor or combination of motors of 100 horsepower or less;
 - (b) Not powered by a motor; or
 - (c) A "personal watercraft".
- (5) Parking an "auto" on, or on the ways next to, premises you own or rent, provided the "auto" is not owned by or rented or loaned to you or the insured; or
- (6) "Bodily injury" or "property damage" arising out of:
 - (a) The operation of machinery or equipment that is attached to, or part of, a land vehicle that would qualify under the definition of "mobile equipment" if it were not subject to a compulsory or financial responsibility law or other motor vehicle insurance law in the state where it is licensed or principally garaged; or
 - (b) The operation of any of the equipment listed in Paragraph f.(2) or f.(3) of the definition of "mobile equipment".

b. Asbestos

Any injury, damage, expense, cost, loss, liability or legal obligation arising out of or in any way related to asbestos or asbestos-containing materials, or exposure thereto, or for the costs of abatement, mitigation, removal, elimination or disposal of any of them.

This exclusion does not apply to:

- (1) "Bodily injury" or "property damage" arising from; or
- (2) The costs of abatement, removal or disposal of; asbestos released as a result of "emergency service activity" or "training operations" away from premises which are either owned by, rented to, or occupied by any insured.

c. Chromated Copper Arsenate (CCA)

"Bodily injury" or "property damage" arising from any loss, cost or expense arising out of or resulting from, either directly or indirectly, chromated copper arsenate (CCA).

However, this exclusion does not apply if all of the following conditions have been met:

- (1) There is a maintenance program in place and operating that includes the annual sealing of all CCA treated wood surfaces with a weather resistant polyurethane or oil-based semi-transparent stain; and
- (2) An absorbent ground cover is in place under the CCA treated wood structures; and
- (3) Records of when the work was performed and the type of sealant utilized are maintained.

d. Contractual Liability

"Bodily injury" or "property damage" for which the insured is obligated to pay damages by reason of the assumption of liability in a contract or agreement. This exclusion does not apply to liability for damages:

- (1) That the insured would have in the absence of the contract or agreement; or
- (2) Assumed in a contract or agreement that is an "insured contract", provided the "bodily injury" or "property damage" occurs subsequent to the execution of the contract or agreement. Solely for the purposes of liability assumed in an "insured contract", reasonable attorney fees and necessary litigation expenses incurred by or for a party other than an insured are deemed to be damages because of "bodily injury" or "property damage" provided:
 - (a) Liability to such party for, or for the cost of, that party's defense has also been assumed in the same "insured contract"; and
 - (b) Such attorney fees and litigation expenses are for defense of that party against a civil or alternative dispute resolution proceeding in which damages to which this insurance applies are alleged.

e. Dam, Reservoir Or Levee Structural Failure Or Collapse

"Bodily injury" or "property damage", loss, cost or expense arising directly or indirectly out of the structural failure, collapse, bursting, flooding, cracking, settling, seepage, underseepage, spillage, subsidence, landslide or other earth movement of any dam, reservoir, levee, or dike owned, operated, maintained, constructed or controlled by any insured.

This exclusion does not apply to "bodily injury" or property damage", loss, cost or expense arising directly or indirectly out of the structural failure, collapse, bursting, flooding, cracking, settling, spillage, subsidence, landslide or other earth movement of any dam, reservoir, levee or dike which is scheduled in the coverage Declarations.

f. Damage To Impaired Property Or Property Not Physically Injured

"Property damage" to "impaired property" or property that has not been physically injured, arising out of:

- (1) A defect, deficiency, inadequacy or dangerous condition in "your product" or "your work";
or
- (2) A delay or failure by you or anyone acting on your behalf to perform a contract or agreement in accordance with its terms.

This exclusion does not apply to the loss of use of other property arising out of sudden and accidental physical injury to "your product" or "your work" after it has been put to its intended use.

g. Damage To Property

"Property damage" to:

- (1) Property you own, rent, or occupy, including any costs or expenses incurred by you, or any other person, organization or entity, for repair, replacement, enhancement, restoration or maintenance of such property for any reason, including prevention of injury to a person or damage to another's property;
- (2) Premises you sell, give away or abandon, if the "property damage" arises out of any part of those premises;
- (3) Property loaned to you;
- (4) Personal property in the care, custody or control of the insured;
- (5) That particular part of real property on which you or any contractors or subcontractors working directly or indirectly on your behalf are performing operations, if the "property damage" arises out of those operations; or
- (6) That particular part of any property that must be restored, repaired or replaced because "your work" was incorrectly performed on it.

Paragraphs (1), (3) and (4) of this exclusion do not apply to "property damage" (other than damage by "specified perils") to premises, including the contents of such premises, rented or loaned to you for a period of 30 or fewer consecutive days. The Each Occurrence Limit shown in the Declarations will apply to this coverage.

Paragraph (2) of this exclusion does not apply if the premises are "your work" and were never occupied, rented or held for rental by you.

Paragraphs (3), (4), (5) and (6) of this exclusion do not apply to liability assumed under a sidetrack agreement.

Paragraphs (3) and (4) of this exclusion do not apply to "mobile equipment" borrowed or commandeered by you in connection with emergency operations.

Paragraph (4) of this exclusion does not apply to "property damage" to personal property belonging to anyone receiving service from any insured during an "emergency service activity" because of loss by theft, physical damage or disappearance of such property during the period beginning when "volunteer workers" or "employees" of the insured arrive on the scene or while they are rendering service to others and ending when they either leave the scene, complete their service, or transfer care of a transported patient to others. This insurance does not apply to that portion of any loss for which the Named Insured has other valid and collectible insurance. The limit of the company's liability is the Each Occurrence Limit stated in the Declarations, subject to a \$100 deductible each "occurrence".

Paragraphs (5) and (6) of this exclusion do not apply to "property damage" resulting from actions taken to protect persons or property during an "emergency service activity" or "law enforcement activity".

Paragraph (6) of this exclusion does not apply to "property damage" included in the "products-completed operations hazard".

h. Damage To Your Product

"Property damage" to "your product" arising out of it or any part of it.

i. Damage To Your Work

"Property damage" to "your work" arising out of it or any part of it and included in the "products-completed operations hazard".

This exclusion does not apply if the damaged work or the work out of which the damage arises was performed on your behalf by a subcontractor.

j. Distribution and Recording Of Material Or Information In Violation Of Law

"Bodily injury" or "property damage" arising directly or indirectly out of any action or omission that violates or is alleged to violate:

- (1) The Telephone Consumer Protection Act (TCPA), including any amendment of or addition to such law;
- (2) The CAN-SPAM Act of 2003, including any amendment of or addition to such law;
- (3) The Fair Credit Reporting Act (FCRA), and any amendment of or addition to such law, including the Fair and Accurate Credit Transactions Act (FACTA); or
- (4) Any federal, state or local statute, ordinance or regulation, other than the TCPA, CAN-SPAM Act of 2003 or FCRA and their amendments and additions, that addresses, prohibits, or limits the printing, dissemination, disposal, collecting, recording, sending, transmitting, communicating or distribution of material or information.

k. Electronic Data

Damages arising out of the loss of, loss of use of, damage to, corruption of, inability to access, or inability to manipulate electronic data.

However, this exclusion does not apply to liability for damages because of "bodily injury".

As used in this exclusion, electronic data means information, facts or programs stored as or on, created or used on, or transmitted to or from computer software, including systems and applications software, hard or floppy disks, CD-ROMS, tapes, drives, cells, data processing devices or any other media which are used with electronically controlled equipment.

l. Employer's Liability

"Bodily injury" to:

- (1) An "employee" of the insured arising out of or in the course of:
 - (a) Employment by the insured; or
 - (b) Performing duties related to the conduct of the insured's operations;
- (2) A "volunteer worker", if you provide or are required to provide benefits for such "volunteer worker" under any workers' compensation, disability benefits, or unemployment compensation law, or any similar law; or
- (3) The spouse, child, parent, brother or sister of that "employee" or "volunteer worker" as a consequence of (1) or (2) above.

This exclusion applies whether the insured may be liable as an employer or in any other capacity and to any obligation to share damages with or repay someone else who must pay damages because of the injury.

This exclusion does not apply to liability assumed by the insured under an "insured contract".

m. Employment Practices And Employee Benefit Plans

"Bodily injury" or "property damage" arising out of your "employment practices" or the "administration" of your "employee benefit plans".

n. Expected Or Intended Injury

"Bodily injury" or "property damage" expected or intended from the standpoint of the insured. This exclusion does not apply to "bodily injury" or "property damage" resulting from reasonable actions taken to protect persons or property.

o. Fungi Or Bacteria

- (1) Any injury or damage which would not have occurred or taken place, in whole or in part, but for the actual, alleged or threatened inhalation of, ingestion of, contact with, exposure to, existence of, or presence of, any "fungi" or bacteria on or within a building or structure, including its contents, regardless of whether any other cause, event, material or product contributed concurrently or in any sequence to such injury or damage.
- (2) Any loss, cost or expenses arising out of the abating, testing for, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, remediating or disposing of, or in any way responding to, or assessing the effects of, "fungi" or bacteria, by any insured or by any other person or entity.
- (3) This exclusion does not apply:
 - (a) To any "fungi" or bacteria that are, are on, or are contained in a good or product intended for consumption; or
 - (b) To any injury or damage arising out of or caused by your water or wastewater treatment process or sewage operations.

p. Law Enforcement Activity

Damages arising out of any "law enforcement activity".

q. Lead, Electromagnetic Radiation, Nuclear Material

- (1) Any injury, damage, expense, cost, loss, liability or legal obligation arising out of or in any way related to:
 - (a) The toxic properties of lead, or any material or substance containing lead with the exception of "potable water" which you supply to others; or
 - (b) Electromagnetic radiation;
or exposure thereto, or for the costs of abatement, mitigation, removal, elimination, or disposal of any of them.
- (2) Any loss, cost or expense arising out of any actual, alleged or threatened injury or damage to any person or property from any radioactive matter or nuclear material.

r. Mobile Equipment

"Bodily injury" or "property damage" arising out of:

- (1) The transportation of "mobile equipment" by an "auto" owned or operated by or rented or loaned to any insured; or
- (2) The use of "mobile equipment" in, or while in practice for, or while being prepared for, any prearranged racing, speed, demolition or stunting activity.

s. Personal And Advertising Injury

"Bodily injury" arising out of "personal and advertising injury".

t. Pollution

Any injury, damage, expense, cost, loss, liability or legal obligation arising out of or in any way related to pollution, however caused. Pollution includes the actual, alleged, or potential

presence in or introduction into the environment of any substance if such substance has, or is alleged to have, the effect of making the environment impure, harmful or dangerous. Environment includes any air, land, structure (or the air within), watercourse or other body of water, including underground water.

(1) This exclusion does not apply:

- (a)** To "bodily injury" if sustained within a building which is or was at any time owned or occupied by, or rented or loaned to, any insured and is caused by smoke, fumes, vapor or soot produced by or originating from equipment that is used to heat, cool or dehumidify the building, or equipment that is used to heat water for personal use, by the building's occupants or their guests.
- (b)** To "bodily injury" or "property damage" arising out of heat, smoke or fumes from a "hostile fire" unless that "hostile fire" occurred or originated:
 - i.** At any premises, site or location which is or was at any time used by any insured or others for the handling, storage, disposal, processing or treatment of waste; or
 - ii.** At any premises, site or location on which any insured or any contractors or subcontractors working directly or indirectly on any insured's behalf are performing operations to test for, monitor, clean up, remove, contain, treat, detoxify, neutralize or in any way respond to, or assess the effects of, "pollutants" except to the extent coverage is provided in Paragraph **(c)** below.
- (c)** To "bodily injury" or "property damage" which occurs as a result of your operations provided the "bodily injury" or "property damage" is not otherwise excluded in whole or in part and arises out of the following:
 - i.** "Potable water" which you supply to others;
 - ii.** Chemicals you use in your water or wastewater treatment process;
 - iii.** Chemicals you use or store in your classrooms and laboratories;
 - iv.** Chemicals you use, apply or store for your ownership, maintenance, or operation of swimming pools;
 - v.** The use, application or storage of road salt or similar substances designed and used for snow and ice removal from road and similar surfaces;
 - vi.** Natural gas or propane gas you use in your water or wastewater treatment process;
 - vii.** Urgent response for the protection of property, human life, health or safety conducted away from premises owned by, rented to or regularly occupied by you;
 - viii.** "Training operations" by you;
 - ix.** Water runoff from the cleaning of equipment used in an "emergency service activity";
 - x.** Storage and/or application of pesticides or herbicides if such storage and/or application meets all standards of any statute, ordinance, regulation or license requirement of any federal, state or local government; or
 - xi.** Fuels, lubricants or other operating fluids needed to perform the normal electrical, hydraulic or mechanical functions necessary for the operation of "mobile equipment" or its parts, but only if:
 - (aa)** The fuels, lubricants or other operating fluids escape from a vehicle part designed to hold, store or receive them; and
 - (bb)** The fuels, lubricants or other operating fluids are not:
 - (i)** Intentionally discharged; or

(ii) Brought on or to a premises, site or location with the intent to be discharged as part of the operations being performed by an insured, contractor or subcontractor.

(d) To "bodily injury" or to "property damage" if such "bodily injury" or "property damage" is caused by the escape or back-up of sewage or waste water from any sewage treatment facility or fixed conduit or piping that you own, operate, lease or control, or for which you have the right of way, but only if "property damage" occurs away from land you own or lease.

Paragraphs (1)(c) and (1)(d) of this exclusion only apply if the discharge is accidental, unintended and stopped as soon as possible. The entirety of any discharge or series of related discharges will be deemed a single discharge regardless of the length of time over which the "pollutants" are released. The entirety of any discharge or series of related discharges will be deemed to have only occurred at the date the earliest discharge commenced.

(2) This insurance does not apply to any loss, cost or expense arising out of any:

(a) Request, demand, order or statutory or regulatory requirement that any insured or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of, "pollutants"; or

(b) Claim or "suit" by or on behalf of a governmental authority for damages because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of, "pollutants".

However, this paragraph does not apply to liability for damages because of "property damage" that the insured would have in the absence of such request, demand, order or statutory or regulatory requirement, or such claim or "suit" by or on behalf of a governmental authority.

Discharge as used in this exclusion includes dispersal, seepage, migration, release or escape.

u. Professional Health Care Services

Damages arising out of providing or failing to provide "professional health care services".

v. Professional Services

Damages arising out of the rendering of or failure to render any architectural, engineering, surveying or legal professional services by you or any engineer, architect, surveyor, or lawyer performing work on your behalf in such capacity.

w. Public Use Of Property

"Bodily injury" or "property damage" arising out of the principles of eminent domain, condemnation, inverse condemnation or adverse possession.

x. Recall Of Products, Work Or Impaired Property

Damages claimed for any loss, cost or expense incurred by you or others for the loss of use, withdrawal, recall, inspection, repair, replacement, adjustment, removal or disposal of:

(1) "Your product";

(2) "Your work"; or

(3) "Impaired property";

if such product, work, or property is withdrawn or recalled from the market or from use by any person or organization because of a known or suspected defect, deficiency, inadequacy or dangerous condition in it.

y. Riot, Civil Commotion Or Mob Action

"Bodily injury" or "property damage" arising out of:

- (1) Riot, civil commotion or mob action; or
- (2) Any act or omission in connection with the prevention or suppression of a riot, civil commotion or mob action.

This exclusion does not apply to injury or damage arising out of your "emergency service activity", except "professional health care services", in response to a riot, civil commotion or mob action.

z. Sexual Abuse

"Bodily injury" arising out of the "sexual abuse" of any person. However, this exclusion shall not apply to the Named Insured if no elected or appointed official, "executive officer", officer, director, or trustee of the Named Insured knew or had reason to know of the "sexual abuse". Also, we will defend an insured for a covered civil action subject to the other terms of this coverage part until either a judgment or final adjudication establishes such an act, or the insured confirms such act.

aa. Specific Operations

"Bodily injury" or "property damage" arising from the ownership, operation, maintenance, entrustment to others, or use of any:

- (1) Hospital or medical clinic;
- (2) Nursing home, convalescent home, or home for the aged, handicapped or orphaned;
- (3) Mental or psychiatric institution or institution for the restraint or treatment of substance abusers;
- (4) Airport or similar facility;
- (5) Port or similar facility;
- (6) Public housing authority or project;
- (7) Gas or electric generation facility; or
- (8) Sanitary landfill, dump, or other permanent waste disposal facility.

bb. Water Or Wastewater Professional Activity

Damages arising out of an act, error or omission from your "water or wastewater professional activities".

cc. War

"Bodily injury" or "property damage", however caused, arising, directly or indirectly, out of:

- (1) War, including undeclared or civil war;
- (2) Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
- (3) Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.

dd. Workers' Compensation And Similar Laws

Any obligation of the insured under a workers' compensation, disability benefits or unemployment compensation law or any similar law.

ee. Trampolines

"Bodily injury" and "property damage" arising out of the ownership, maintenance or use of trampolines greater than 48 inches in diameter.

ff. Unmanned Aircraft

"Bodily injury" or "property damage" arising out of the ownership, maintenance or use of an "unmanned aircraft" while:

- (1) Rented, leased or loaned to others without an operator who is your "employee" or "volunteer worker";
- (2) Used in any professional or organized racing or demolition contest or stunting activity, or while practicing or preparing for such contest or activity; or
- (3) Not used in the insured's operations.

Exclusions **a.** through **c.**, **e.** through **m.**, **o.** through **z.**, and **bb.** through **ff.** do not apply to damage by "specified perils" to premises while rented to you or temporarily occupied by you with permission of the owner. The Each Occurrence Limit shown in the Declarations will apply to this coverage.

COVERAGE B - PERSONAL AND ADVERTISING INJURY LIABILITY

1. Insuring Agreement

a. We will pay those sums that the insured becomes legally obligated to pay as damages because of "personal and advertising injury" to which this insurance applies. We will have the right and duty to defend the insured against any "suit" seeking those damages. However, we will have no duty to defend the insured against any "suit" seeking damages for "personal and advertising injury" to which this insurance does not apply. We may, at our discretion, investigate any offense and settle any claim or "suit" that may result. But:

- (1) The amount we will pay for damages is limited as described in Section III - Limits Of Insurance; and
- (2) Our right and duty to defend end when we have used up the applicable limit of insurance in the payment of judgments or settlements under Coverages **A** or **B**, or medical expenses under Coverage **C**.

No other obligation or liability to pay sums or perform acts or services is covered unless explicitly provided for under Supplementary Payments – Coverages **A** and **B**.

b. This coverage applies to "personal and advertising injury" only if:

- (1) The "personal and advertising injury" is caused by an offense arising out of your operations; and
- (2) The offense is committed in the "coverage territory" during the policy period.

2. Exclusions Applicable To Coverage B

This insurance does not apply to:

a. Asbestos

Any injury, damage, expense, cost, loss, liability or legal obligation arising out of or in any way related to asbestos or asbestos-containing materials, or exposure thereto, or for the costs of abatement, mitigation, removal, elimination or disposal of any of them.

b. Breach Of Contract

"Personal and advertising injury" arising out of a breach of contract, except an implied contract to use another's advertising idea in your "advertisement".

c. Contractual Liability

"Personal and advertising injury" for which the insured has assumed liability in a contract or agreement. This exclusion does not apply to liability for damages that the insured would have in the absence of the contract or agreement.

d. Criminal Acts

"Personal and advertising injury" arising out of a criminal act committed by or at the direction of the insured.

e. Distribution and Recording Of Material Or Information In Violation Of Law

"Personal and advertising injury" arising directly or indirectly out of any action or omission that violates or is alleged to violate:

- (1) The Telephone Consumer Protection Act (TCPA), including any amendment of or addition to such law;
- (2) The CAN-SPAM Act of 2003, including any amendment of or addition to such law;
- (3) The Fair Credit Reporting Act (FCRA), and any amendment of or addition to such law, including the Fair and Accurate Credit Transactions Act (FACTA); or
- (4) Any federal, state or local statute, ordinance or regulation, other than the TCPA, CAN-SPAM Act of 2003 or FCRA and their amendments and additions, that addresses, prohibits, or limits the printing, dissemination, disposal, collecting, recording, sending, transmitting, communicating or distribution of material or information.

f. Electronic Chatrooms Or Bulletin Boards

"Personal and advertising injury" arising out of an electronic chatroom or bulletin board the insured hosts, owns, or over which the insured exercises control.

g. Employment Practices And Employee Benefit Plans

"Personal and advertising injury" arising out of your "employment practices" or "administration" of your "employee benefit plans".

h. Fungi Or Bacteria

- (1) Any injury which would not have occurred or taken place, in whole or in part, but for the actual, alleged or threatened inhalation of, ingestion of, contact with, exposure to, existence of, or presence of, any "fungi" or bacteria on or within a building or structure, including its contents, regardless of whether any other cause, event, material or product contributed concurrently or in any sequence to such injury or damage.
- (2) Any loss, cost or expenses arising out of the abating, testing for, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, remediating or disposing of, or in any way responding to, or assessing the effects of, "fungi".

i. Infringement Of Copyright, Patent, Trademark Or Trade Secret

"Personal and advertising injury" arising out of the infringement of copyright, patent, trademark, trade secret or other intellectual property rights. Under this exclusion, such other intellectual property rights do not include the use of another's advertising idea in your "advertisement".

However, this exclusion does not apply to infringement, in your "advertisement", of copyright, trade dress or slogan.

j. Insureds In Media And Internet Type Businesses

"Personal and advertising injury" committed by an insured whose business is:

- (1) Advertising, broadcasting, publishing or telecasting;
- (2) Designing or determining content of websites for others; or
- (3) An Internet search, access, content or service provider.

However, this exclusion does not apply to Paragraphs **22.a. b.**, and **c.** of "personal and advertising injury" under the Definitions Section.

For the purposes of this exclusion, the placing of frames, borders or links, or advertising, for you or others anywhere on the Internet, is not by itself considered the business of advertising, broadcasting, publishing or telecasting.

k. Knowing Violation Of The Rights Of Another

"Personal and advertising injury" caused by or at the direction of the insured with the knowledge that the act would violate the rights of another and would inflict "personal and advertising injury".

l. Law Enforcement Activity

Damages arising out of any "law enforcement activity".

m. Lead, Electromagnetic Radiation Or Nuclear Material

(1) Any injury, expense, cost, loss, liability or legal obligation arising out of or in any way related to:

(a) The toxic properties of lead, or any material or substance containing lead; or

(b) Electromagnetic radiation;

or exposure thereto, or for the costs of abatement, mitigation, removal, elimination or disposal of any of them.

(2) Any loss, cost or expense arising out of any actual, alleged or threatened injury to any person or property from any radioactive matter or nuclear material.

n. Material Published Prior To Policy Period

"Personal and advertising injury" arising out of the oral or written publication of material whose first publication took place before the beginning of the policy period.

o. Material Published With Knowledge Of Falsity

"Personal and advertising injury" arising out of oral or written publication of material, if done by or at the direction of the insured with knowledge of its falsity.

p. Pollution

"Personal and advertising injury" arising out of or in any way related to pollution, however caused. Pollution includes the actual, alleged, or potential presence in or introduction into the environment of any substance if such substance has, or is alleged to have, the effect of making the environment impure, harmful or dangerous. Environment includes any air, land, structure (or the air therein), watercourse or other body of water, including underground water.

q. Pollution-Related

Any loss, cost or expense arising out of any:

(1) Request, demand, order or statutory or regulatory requirement that any insured or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of, "pollutants"; or

(2) Claim or suit by or on behalf of a governmental authority for damages because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of, "pollutants".

r. Professional Health Care Services

Damages arising out of providing or failing to provide "professional health care services".

s. Professional Services

Damages arising out of the rendering of or failure to render any architectural, engineering, surveying or legal professional services by you or any engineer, architect, surveyor, or lawyer performing work on your behalf in such capacity.

t. Public Use Of Property

"Personal and advertising injury" arising out of the principles of eminent domain, condemnation, inverse condemnation, or adverse possession.

u. Quality Or Performance Of Goods

"Personal and advertising injury" arising out of the failure of goods, products or services to conform with any statement of quality or performance made in your "advertisement".

v. Sexual Abuse

"Personal and advertising injury" arising out of the "sexual abuse" of any person.

w. Specific Operations

"Personal and advertising injury" arising from the ownership, operation, maintenance, entrustment to others, or use of any:

- (1) Hospital or medical clinic;
- (2) Nursing home, convalescent home, or home for the aged, handicapped or orphaned;
- (3) Mental or psychiatric institution or institution for the restraint or treatment of substance abusers;
- (4) Airport or similar facility;
- (5) Port or similar facility;
- (6) Public housing authority or project;
- (7) Gas or electric generation facility; or
- (8) Sanitary landfill, dump, or other permanent waste disposal facility.

x. Unauthorized Use Of Another's Name Or Product

"Personal and advertising injury" arising out of the unauthorized use of another's name or product in your e-mail address, domain name or metatag, or any other similar tactics to mislead another's potential customers.

y. War

"Personal and advertising injury", however caused, arising directly or indirectly, out of:

- (1) War, including undeclared or civil war;
- (2) Warlike action by a military force, including action in hindering or defending against an actual or expected attack by any government, sovereign or other authority using military personnel or other agents; or
- (3) Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.

z. Water Or Wastewater Professional Activity

Damages arising out of an act, error or omission from your "water or wastewater professional activities".

aa. Wrong Description Of Prices

"Personal and advertising injury" arising out of the wrong description of the price of goods, products or services stated in your "advertisement".

COVERAGE C - MEDICAL EXPENSE

1. Insuring Agreement

- a. At your written request, we will pay medical expenses as described below for "bodily injury" caused by an accident:

- (1) On premises you own or rent;
- (2) On ways next to premises you own or rent;
- (3) On that portion of a right-of-way, easement, or similar interest in property which you do not own or rent, upon which water, sewer, or other utility fixtures are installed as part of your operations, including any surface feature which directly results from the presence of such water, sewer or other utility fixture, but does not include any other portion of a right-of-way, easement or similar interest in property; or
- (4) Because of your operations;
 - provided that:
 - (a) The accident takes place in the "coverage territory" and during the policy period;
 - (b) The expenses are incurred and reported to us within one year of the date of the accident; and
 - (c) The injured person submits to examination, at our expense, by physicians of our choice as often as we reasonably require.
- b. We will make these payments regardless of fault. These payments will not exceed the applicable limit of insurance. We will pay reasonable expenses for:
 - (1) First aid administered at the time of an accident;
 - (2) Necessary medical, surgical, x-ray and dental services, including prosthetic devices; and
 - (3) Necessary ambulance, hospital, professional nursing and funeral services.

2. Exclusions Applicable To Coverage C

We will not pay expenses for "bodily injury":

a. Any Insured

To any insured, except "volunteer workers" not performing an "emergency service activity" or a "law enforcement activity".

b. Athletic Activities

To a person injured while practicing, instructing or participating in any physical exercises or games, sports, or athletic contests.

c. Coverage A Exclusions

Excluded under Coverage A - Bodily Injury And Property Damage Liability.

d. Hired Person

To a person hired to do work for or on behalf of any insured or a tenant of any insured.

e. Injury On Normally Occupied Premises

To a person injured on that part of premises you own or rent that the person normally occupies.

f. Products – Completed Operations Hazard

Included within the "products-completed operations hazard".

g. Workers' Compensation And Similar Laws

To a person, whether or not an "employee" of any insured, if benefits for the "bodily injury" are payable or must be provided under a workers' compensation or disability benefits law or a similar law.

SUPPLEMENTARY PAYMENTS – COVERAGES A AND B

- 1. We will pay, with respect to any claim we investigate or settle, or any "suit" against an insured we defend:

- a. All expenses we incur.
- b. Up to \$5,000 for the cost of bail bonds required because of accidents or traffic law violations arising out of the use of any vehicle to which the Bodily Injury Liability Coverage applies. We do not have to furnish these bonds.
- c. The cost of bonds to release attachments, but only for bond amounts within the applicable limit of insurance. We do not have to furnish these bonds.
- d. All reasonable expenses incurred by the insured at our request to assist us in the investigation or defense of the claim or "suit", including actual loss of earnings up to \$500 a day because of time off from work.
- e. All court costs taxed against the insured in the "suit". However, these payments do not include attorneys' fees or attorneys' expenses taxed against the insured.
- f. Prejudgment interest awarded against the insured on that part of the judgment we pay. If we make an offer to pay the applicable limit of insurance, we will not pay any prejudgment interest based on that period of time after the offer.
- g. All interest on the full amount of any judgment that accrues after entry of the judgment and before we have paid, offered to pay, or deposited in court the part of the judgment that is within the applicable limit of insurance.

These payments will not reduce the limits of insurance.

- 2. If we defend an insured against a "suit" and an indemnitee of the insured is also named as a party to the "suit", we will defend that indemnitee if all of the following conditions are met:
 - a. The "suit" against the indemnitee seeks damages for which the insured has assumed the liability of the indemnitee in a contract or agreement that is an "insured contract";
 - b. This insurance applies to such liability assumed by the insured;
 - c. The obligation to defend, or the cost of the defense of, that indemnitee has also been assumed by the insured in the same "insured contract";
 - d. The allegations in the "suit" and the information we know about the underlying basis for the "suit" are such that no conflict appears to exist between the interests of the insured and the interests of the indemnitee;
 - e. The indemnitee and the insured ask us to conduct and control the defense of that indemnitee against such "suit" and agree that we can assign the same counsel to defend the insured and the indemnitee; and
 - f. The indemnitee:
 - (1) Agrees in writing to:
 - (a) Cooperate with us in the investigation, settlement or defense of the "suit";
 - (b) Immediately send us copies of any demands, notices, summonses or legal papers received in connection with the "suit";
 - (c) Notify any other insurer whose coverage is available to the indemnitee; and
 - (d) Cooperate with us with respect to coordinating other applicable insurance available to the indemnitee; and
 - (2) Provides us with written authorization to:
 - (a) Obtain records and other information related to the "suit"; and
 - (b) Conduct and control the defense of the indemnitee in such "suit".

So long as the above conditions are met, attorneys' fees incurred by us in the defense of that indemnitee, necessary litigation expenses incurred by us and necessary litigation expenses incurred by the indemnitee at our request will be paid as Supplementary Payments. Notwithstanding the provisions of any contractual liability exclusions or exceptions to exclusions, such payments will not be deemed to be damages and will not reduce the limits of insurance.

Our obligation to defend an insured's indemnitee and to pay for attorneys' fees and necessary litigation expenses as Supplementary Payments ends when:

- (1) We have used up the applicable limit of insurance in the payment of judgments or settlements; or
- (2) The conditions set forth above, or the terms of the agreement described in Paragraph f. above, are no longer met.

SECTION II - WHO IS AN INSURED

1. If you are designated in the Declarations as:
 - a. An individual, you and your spouse are insureds, but only with respect to the conduct of a business of which you are the sole owner.
 - b. A partnership or joint venture, you are an insured. Your members, your partners, and their spouses are also insureds, but only with respect to the conduct of your business. However, if you are a public entity, you are insured as a partner in a partnership or as a joint venturer in a joint venture, but only if the partnership or joint venture is between you and another governmental organization or non-profit entity. Coverage does not extend to a partnership or joint venture that operates, controls, or funds a hospital or medical clinic, nursing home, airport, port, public housing, or a gas or electric generation facility.
 - c. A limited liability company, you are an insured. Your members are also insureds, but only with respect to the conduct of your business. Your managers are insureds, but only with respect to their duties as your managers.
 - d. An organization other than a partnership, joint venture or limited liability company, you are an insured. Your "executive officers" and directors are insureds, but only with respect to their duties as your officers or directors. Your directors, trustees or members of your school board or your governing board by whatever name are insureds but only with respect to their duties as your directors, trustees or board members. Your stockholders are also insureds, but only with respect to their liability as stockholders.
 - e. A public entity, you are an insured. Your operating authorities, boards, commissions, districts or any other governmental units are insureds, provided that you operate, control, and fund the authority, board, commission, district, or other governmental unit. Coverage does not extend to an authority, board, commission, district, or other governmental unit that operates, controls, or funds a hospital or medical clinic, nursing home, airport, port, public housing, or a gas or electric generation facility.
 - f. A trust, you are an insured. Your trustees are also insureds, but only with respect to their duties as trustees.
2. Each of the following is also an insured:
 - a. **Elected Or Appointed Officials.** Your elected or appointed officials, including elected or appointed officials of your operating authorities, boards, commissions, districts, or other governmental units but only for acts within the course and scope of their duties for the insured public entity or its operating authorities, boards, commissions, districts or other governmental units.
 - b. **Employees And Volunteer Workers.** "Employees" and "volunteer workers", but only for acts within the course and scope of their employment or volunteer activities for you.

- c. **Real Estate Managers.** Any person (other than your "employee" or "volunteer worker") or any organization while acting as your real estate manager.
 - d. **Temporary Custodians.** Any person or organization having proper temporary custody of your property if you die, but only:
 - (1) With respect to liability arising out of the maintenance or use of that property; and
 - (2) Until your legal representative has been appointed.
 - e. **Legal Representatives.** Your legal representative if you die, but only with respect to duties as such. That representative will have all your rights and duties under this Coverage Part.
 - f. **Medical Directors.** Physicians who are your medical directors, but only for acts within the course and scope of their medical director duties on behalf of your "emergency service activity".
 - g. **Mutual Aid Agreements.** Any persons or organizations providing service to you under any mutual aid or similar agreement, but only for acts within the scope of that mutual aid or similar agreement.
 - h. **Good Samaritans.** "Employees" and "volunteer workers" while acting as a Good Samaritan independently of his or her activities on your behalf, but only when he or she encounters the scene of an emergency requiring sudden action. In no event will such person who responds to the scene of an emergency with or for any other emergency service organization be an insured.
 - i. **Owners Of Commandeered Equipment.** The owner of commandeered equipment other than an "auto" is an insured while the equipment is in your temporary care, custody or control and is being used as part of an "emergency service activity".
 - j. **Blanket Additional Insureds.** Any person or organization required to be an additional insured under an "insured contract", if agreed to by you prior to the "bodily injury", "property damage", or "personal and advertising injury", caused in whole or in part by your acts or omissions or the acts or omissions of those acting on your behalf:
 - (1) In the performance of your operations; or
 - (2) In connection with premises owned or rented by you.
 - k. **Student Teachers.** Any of your student teachers who are teaching as part of their educational requirements are insureds, but only with respect to their duties in connection with their position as such.
 - l. **Student Body Organizations.** Any student body organization acting under the jurisdiction of your governing board is an insured, but only while under the supervision required by the governing board.
 - m. **Parent Teacher Organizations Or Associations.** Any parent teacher organization or association acting under the jurisdiction of your governing board is an insured, but only while under the supervision required by the governing board.
3. Any organization you newly acquire or form, other than a partnership, joint venture or limited liability company, and over which you maintain ownership or majority interest, will qualify as a Named Insured if there is no other similar insurance available to that organization. However:
- a. Coverage under this provision is afforded only until the 90th day after you acquire or form the organization or the end of the policy period, whichever is earlier;
 - b. Coverage A does not apply to "bodily injury" or "property damage" that occurred before you acquired or formed the organization; and
 - c. Coverage B does not apply to "personal and advertising injury" arising out of an offense committed before you acquired or formed the organization.

No person or organization is an insured with respect to the conduct of any current or past partnership, joint venture or limited liability company that is not shown as a Named Insured in the Declarations.

SECTION III - LIMITS OF INSURANCE

1. The Limits of Insurance shown in the Declarations and the rules below fix the most we will pay regardless of the number of:
 - a. Insureds;
 - b. Claims made or "suits" brought; or
 - c. Persons or organizations making claims or bringing "suits".
2. The General Aggregate Limit is the most we will pay for the sum of:
 - a. Medical expenses under Coverage C;
 - b. Damages under Coverage A, except damages because of "bodily injury" or "property damage" included in the "products-completed operations hazard"; and
 - c. Damages under Coverage B.
3. The Products-Completed Operations Aggregate Limit is the most we will pay under Coverage A for damages because of "bodily injury" and "property damage" included in the "products-completed operations hazard".
4. Subject to Paragraph 2. above, the Personal and Advertising Injury Liability Limit is the most we will pay under Coverage B for the sum of all damages because of all "personal and advertising injury" sustained by any one person or organization.
5. Subject to Paragraph 2. or 3. above, whichever applies, the Each Occurrence Limit is the most we will pay for the sum of:
 - a. Damages under Coverage A; and
 - b. Medical expenses under Coverage C;because of all damages arising out of the same or related "occurrence".
6. Subject to Paragraph 5. above, the Damage To Premises Rented To You Limit is the most we will pay under Coverage A for damages because of "property damage" to any one premises, while rented to you, or in the case of damage by "specified perils", while rented to you or temporarily occupied by you with permission of the owner.
7. Subject to Paragraph 5. above, the Medical Expense Limit is the most we will pay under Coverage C for all medical expenses because of "bodily injury" sustained by any one person.

The Limits of Insurance of this coverage part apply separately to each consecutive annual period and to any remaining period of less than 12 months, starting with the beginning of the policy period shown in the Declarations, unless the policy period is extended after issuance for an additional period of less than 12 months. In that case, the additional period will be deemed part of the last preceding period for purposes of determining the Limits of Insurance.

SECTION IV - CONDITIONS

The following conditions apply in addition to the Common Policy Conditions.

1. Bankruptcy

Bankruptcy or insolvency of the insured or of the insured's estate will not relieve us of our obligations under this coverage part.

2. Duties In The Event Of An Occurrence, Offense, Claim Or Suit

- a. You must see to it that we are notified as soon as practicable of an "occurrence", or an offense which may result in a claim or "suit". To the extent possible, notice should include:
 - (1) How, when and where the "occurrence" or offense took place;
 - (2) The names and addresses of any injured persons and witnesses; and
 - (3) The nature and location of any injury or damage arising out of the "occurrence" or offense.
- b. If a claim is made or "suit" is brought against any insured, you must:
 - (1) Immediately record the specifics of the claim or "suit" and the date received; and
 - (2) Notify us as soon as practicable.You must see to it that we receive written notice of the claim or "suit" as soon as practicable.
- c. You and any other involved insured must:
 - (1) Immediately send us copies of any demands, notices, summonses or legal papers received in connection with the claim or "suit";
 - (2) Authorize us to obtain records and other information;
 - (3) Cooperate with us in the investigation or settlement of the claim or defense against the "suit"; and
 - (4) Assist us, upon our request, in the enforcement of any right against any person or organization which may be liable to the insured because of injury or damage to which this insurance may also apply.
- d. No insured will, except at that insured's own cost, voluntarily make a payment, assume any obligation, or incur any expense, other than for first aid, without our consent.
- e. If you report an "occurrence" or offense, to an insurer providing other than General Liability insurance which later develops into a General Liability claim covered under this coverage part, failure to report such "occurrence" or offense to us at the time of the "occurrence" or offense shall not be deemed in violation of these conditions. However, you shall give notification to us, as soon as is reasonably possible, that the "occurrence" or offense is a General Liability claim.
- f. Knowledge of an "occurrence" or offense by any of your agents, "volunteer workers" or "employees" shall not constitute knowledge by you unless one of your officers or anyone responsible for administering your insurance program has received a notification from the agent, "volunteer worker" or "employee".

3. Legal Action Against Us

No person or organization has a right under this coverage part:

- a. To join us as a party or otherwise bring us into a "suit" asking for damages from an insured; or
- b. To sue us on this coverage part unless all of its terms have been fully complied with.

A person or organization may sue us to recover on an agreed settlement or on a final judgment against an insured; but we will not be liable for damages that are not payable under the terms of this coverage part or that are in excess of the applicable limit of insurance. An agreed settlement means a settlement and release of liability signed by us, the insured and the claimant or the claimant's legal representative.

4. Other Insurance

If other valid and collectible insurance is available to the insured "volunteer worker", "employee", elected or appointed officer, director, commissioner, trustee, medical director or owner of commandeered equipment for a loss we cover under Coverages **A or B** of this form, our

insurance is primary, with no consideration for contribution with other insurance, except with respect to any medical malpractice liability insurance available to a physician who is acting on your behalf by providing medical treatment of a person. With respect to said medical malpractice liability insurance, our insurance is excess over that coverage.

If other valid and collectible insurance is available to the insured, other than "volunteer workers", "employees", elected or appointed officers, directors, commissioners, trustees, medical directors or owners of commandeered equipment, for a loss we cover under Coverages **A or B** of this form, our obligations are limited as follows:

a. Primary Insurance

This insurance is primary except when Paragraph **b.** below applies. If this insurance is primary, our obligations are not affected unless any of the other insurance is also primary. Then, we will share with all that other insurance by the method described in Paragraph **c.** below.

b. Excess Insurance

This insurance is excess over:

(1) Any of the other insurance, whether primary, excess, contingent or on any other basis:

- (a) That is fire, extended coverage, builder's risk, installation risk or similar coverage for "your work";
- (b) That is "specified perils" insurance for premises rented to you or temporarily occupied by you with permission of the owner;
- (c) That is insurance purchased by you to cover your liability as a tenant for "property damage" to premises rented to you or temporarily occupied by you with permission of the owner;
- (d) That is insurance covering your liability for "bodily injury" or "property damage" arising out of the providing, serving or selling of alcoholic beverages to others;
- (e) That is insurance covering your liability for "bodily injury" or "property damage" arising out of the igniting or discharging of fireworks, including but not limited to firecrackers, aerial or ground displays, in conjunction with any demonstration or show conducted or sponsored by you. However, this coverage shall not be excess should the "bodily injury" or "property damage" result from an emergency response you provide in response to an emergency arising out of fireworks;
- (f) If the loss arises out of the maintenance or use of aircraft or watercraft to the extent not subject to exclusion **a.** of Coverage **A.** Bodily Injury And Property Damage Liability;
- (g) That is liability insurance available to an independent commission, board, or authority or to an individual serving on such independent commission, board, or authority at your request;
- (h) That is liability insurance available to participants in a mutual aid or similar agreement;
- (i) That is liability insurance available to a partnership or joint venture; or
- (j) That is liability insurance available to any student body organization or parent teacher organization or association.

(2) Any other primary insurance, including pools or self-insurance, covering your liability for damages arising out of the premises or operations for which you have been added as an additional insured.

When this insurance is excess, we will have no duty under Coverages **A** or **B** to defend the insured against any "suit" if any other insurer has a duty to defend the insured against that "suit". If no other insurer defends, we will undertake to do so, but we will be entitled to the insured's rights against all those other insurers.

When this insurance is excess over other insurance, we will pay only our share of the amount of the loss, if any, that exceeds the sum of:

- (i) The total amount that all such other insurance would pay for the loss in the absence of this insurance; and
- (ii) The total of all deductible and self-insured amounts under all that other insurance.

We will share the remaining loss, if any, with any other insurance that is not described in this excess insurance provision and was not bought specifically to apply in excess of the limits of insurance shown in the Declarations of this coverage part.

c. Method Of Sharing

If all of the other insurance permits contribution by equal shares, we will follow this method also. Under this approach each insurer contributes equal amounts until it has paid its applicable limit of insurance or none of the loss remains, whichever comes first.

If any of the other insurance does not permit contribution by equal shares, we will contribute by limits. Under this method, each insurer's share is based on the ratio of its applicable limit of insurance to the total applicable limits of insurance of all insurers.

5. Representations

By accepting this policy, you agree:

- a. The information in the Declarations is accurate and complete;
- b. The information is based upon representations you made to us; and
- c. We have issued this policy in reliance upon your representations.

Your failure to disclose all hazards existing as of the inception date of the policy shall not prejudice you with respect to the coverage afforded, provided such failure or omission is not intentional. This coverage part is void if any material fact or circumstance relating to this insurance is intentionally omitted or misrepresented.

6. Separation Of Insureds

Except with respect to the Limits of Insurance, and any rights or duties specifically assigned in this coverage part to the first Named Insured, this insurance applies:

- a. As if each Named Insured were the only Named Insured; and
- b. Separately to each insured against whom claim is made or "suit" is brought.

7. Transfer Of Rights Of Recovery Against Others To Us

If the insured has rights to recover all or part of any payment we have made under this coverage part, those rights are transferred to us. The insured must do nothing after loss to impair them. At our request, the insured will bring "suit" or transfer those rights to us and help us enforce them.

8. When We Do Not Renew

If we decide not to renew this coverage part, we will mail or deliver to the first Named Insured shown in the Declarations written notice of the nonrenewal not less than 30 days before the expiration date. If notice is mailed, proof of mailing will be sufficient proof of notice.

SECTION V - DEFINITIONS

- 1. "Administration" means any of the following acts that you do or authorize a person to do:

- a. Counseling “employees” or “volunteer workers”, other than giving legal advice, on “employee benefit plans”;
 - b. Interpreting your “employee benefit plans”;
 - c. Handling records for your “employee benefit plans”; and
 - d. Effecting enrollment, termination or cancellation of “employees” or “volunteer workers” under your “employee benefit plans”.
2. “Advertisement” means a notice that is broadcast or published to the general public or specific market segments about your goods, products or services for the purpose of attracting customers or supporters. For the purposes of this definition:
 - a. Notices that are published include material placed in the Internet or on similar electronic means of communication; and
 - b. Regarding websites, only that part of a website that is about your goods, products or services for the purposes of attracting customers or supporters is considered an advertisement.
 3. “Auto” means a land motor vehicle, trailer or semi-trailer designed for travel on public roads, including any attached machinery or equipment; or any other land vehicle that is subject to a compulsory or financial responsibility law or other motor vehicle insurance law in the state where it is licensed or principally garaged. However, “auto” does not include “mobile equipment”.
 4. “Bodily injury” means bodily injury, sickness or disease sustained by a person, including death or mental anguish, mental injury, shock or fright resulting from any of these at any time.
 5. “Coverage territory” means:
 - a. The United States of America (including its territories and possessions), Puerto Rico and Canada;
 - b. International waters or airspace, but only if the injury or damage occurs in the course of travel or transportation between any places included in Paragraph a. above; or
 - c. All other parts of the world if the injury or damage arises out of:
 - (1) Goods or products made or sold by you in the territory described in Paragraph a. above;
 - (2) The activities of a person whose home is in the territory described in Paragraph a. above, but who is away for a short time on your business; or
 - (3) “Personal and advertising injury” offenses that take place through the Internet or similar electronic means of communication;

provided the insured's responsibility to pay damages is determined in a “suit” on the merits, in the territory described in Paragraph a. above or in a settlement we agree to.
 6. “Emergency service activity” means:
 - a. All operations conducted by your firefighting, emergency medical services, or rescue squad units; and
 - b. Which are sanctioned by you.
 7. “Employee” includes a “leased worker”. “Employee” does not include a “temporary worker”.
 8. “Employee benefit plans” means a formal program or programs of employee benefits you maintain, such as group life insurance plans, group accident or health insurance plans, savings plans, or vacation plans, provided that no one other than an “employee” or “volunteer worker” or their dependents may subscribe to or benefit from such plans. This term also includes unemployment insurance, social security, workers' compensation, statutory disability benefits, or similar statutorily required plans.
 9. “Employment practices” means an actual or alleged improper employment-related practice, policy, act or omission involving an actual, prospective, or former “volunteer worker” or “employee”, including:

- a. Failing to hire or refusing to hire;
 - b. Wrongful dismissal, discharge, or termination of employment or membership, whether actual or constructive;
 - c. Wrongful deprivation of a career opportunity, or failure to promote;
 - d. Wrongful discipline of "volunteer workers" or "employees";
 - e. Negligent evaluation of "volunteer workers" or "employees";
 - f. Retaliation against "volunteer workers" or "employees" for the exercise of any legally protected right or for engaging in any legally protected activity;
 - g. Failure to adopt adequate workplace or employment-related policies and procedures;
 - h. Harassment, including "sexual harassment"; or
 - i. Violation of any federal, state or local laws (whether common law or statutory) concerning employment or discrimination in employment.
10. "Executive Officer" means a person holding any of the officer positions created by your charter, constitution, by-laws or any other similar governing document.
11. "Fungi" means any type or form of fungus, including mold or mildew and any mycotoxins, spores, scents or by-products produced or released by "fungi".
12. "Hostile fire" means one which becomes uncontrollable or breaks out from where it was intended to be.
13. "Impaired property" means tangible property, other than "your product" or "your work", that cannot be used or is less useful because:
- a. It incorporates "your product" or "your work" that is known or thought to be defective, deficient, inadequate or dangerous; or
 - b. You have failed to fulfill the terms of a contract or agreement;
- if such property can be restored to use by the repair, replacement, adjustment or removal of "your product" or "your work" or your fulfilling the terms of the contract or agreement.
14. "Insured contract" means:
- a. A contract for a lease of premises. However, that portion of the contract for a lease of premises that indemnifies any person or organization for damage by "specified perils" to premises while rented to you or temporarily occupied by you with permission of the owner is not an "insured contract";
 - b. A sidetrack agreement;
 - c. Any easement or license agreement, except in connection with construction or demolition operations on or within 50 feet of a railroad;
 - d. An obligation, as required by ordinance, to indemnify a municipality, except in connection with work for a municipality;
 - e. An elevator maintenance agreement;
 - f. That part of any other contract or agreement pertaining to your operations (including an indemnification of a municipality in connection with work performed for a municipality) under which you assume the tort liability of another party to pay for "bodily injury" or "property damage" to a third person or organization. However, such part of a contract or agreement shall only be considered an "insured contract" to the extent your assumption of the tort liability is permitted by law. Tort liability means a liability that would be imposed by law in the absence of any contract or agreement.
- Paragraph f. does not include that part of any contract or agreement:

- (1) That indemnifies a railroad for "bodily injury" or "property damage" arising out of construction or demolition operations, within 50 feet of any railroad property and affecting any railroad bridge or trestle, tracks, road-beds, tunnel, underpass or crossing;
 - (2) That indemnifies an architect, engineer or surveyor for injury or damage arising out of:
 - (a) Preparing, approving, or failing to prepare or approve, maps, shop drawings, opinions, reports, surveys, field orders, change orders, or drawings and specifications; or
 - (b) Giving directions or instructions, or failing to give them, if that is the primary cause of the injury or damage; or
 - (3) Under which the insured, if an architect, engineer or surveyor, assumes liability for an injury or damage arising out of the insured's rendering of or failure to render professional services, including those listed in (2) above and supervisory, inspection, architectural or engineering activities.
15. "Law enforcement activity" means the activities of any insured while acting as a law enforcement official, officer, auxiliary officer, "employee", or "volunteer worker" of the law enforcement agency or department of the Named Insured. "Law enforcement activity" also includes the activities of an armed school security "employee" or "volunteer worker" while performed on behalf of the insured. "Law enforcement activity" does not include:
- a. Your operations related to any building, code, license, permit, health, sanitation, animal control, safety, planning or zoning enforcement; or
 - b. The activities of an unarmed school security "employee" or "volunteer worker".
- As used in this definition, armed means a person who possesses a firearm. Unarmed means a person who does not possess a firearm.
16. "Law enforcement wrongful act" means any actual or alleged error, act, omission, neglect, or breach of duty, including violation of any civil rights law, while performing a "law enforcement activity". All claims arising from a series of related errors, acts, omissions, neglects, or breaches of duty while performing "law enforcement activities" will constitute a single "law enforcement wrongful act".
17. "Leased worker" means a person leased to you by a labor leasing firm under an agreement between you and the labor leasing firm, to perform duties related to the conduct of your operations. "Leased worker" does not include a "temporary worker".
18. "Loading or unloading" means the handling of property:
- a. After it is moved from the place where it is accepted for movement into or onto an aircraft, watercraft or "auto";
 - b. While it is in or on an aircraft, watercraft or "auto"; or
 - c. While it is being moved from an aircraft, watercraft or "auto" to the place where it is finally delivered;
- but "loading or unloading" does not include the movement of property by means of a mechanical device, other than a hand truck, that is not attached to the aircraft, watercraft or "auto".
19. "Medical incident" means any act, error or omission in the rendering of or failure to render "professional health care services" by you or by anyone for whose "professional health care services" you are legally responsible. Any such act, error or omission, together with all related acts, errors or omissions in the furnishing of such services to any one person, shall be considered one "medical incident".
20. "Mobile equipment" means any of the following types of land vehicles, including any attached machinery or equipment:
- a. Bulldozers, farm machinery, forklifts and other vehicles designed for use principally off public roads;

- b. Vehicles maintained for use solely on or next to premises you own or rent;
- c. Vehicles that travel on crawler treads;
- d. Vehicles, whether self-propelled or not, maintained primarily to provide mobility to permanently mounted:
 - (1) Power cranes, shovels, loaders, diggers or drills; or
 - (2) Road construction or resurfacing equipment such as graders, scrapers or rollers;
- e. Vehicles not described in Paragraph **a.**, **b.**, **c.** or **d.** above that are not self-propelled and are maintained primarily to provide mobility to permanently attached equipment of the following types:
 - (1) Air compressors, pumps and generators, including spraying, welding, building cleaning, geophysical exploration, lighting and well servicing equipment; or
 - (2) Cherry pickers and similar devices used to raise or lower workers;
- f. Vehicles not described in Paragraph **a.**, **b.**, **c.** or **d.** above maintained primarily for purposes other than the transportation of persons or cargo.

However, self-propelled vehicles with the following types of permanently attached equipment are not "mobile equipment" but will be considered "autos":

- (1) Equipment designed primarily for:
 - (a) Snow removal;
 - (b) Road maintenance, but not construction or resurfacing; or
 - (c) Street cleaning;
- (2) Cherry pickers and similar devices mounted on automobile or truck chassis and used to raise or lower workers; and
- (3) Air compressors, pumps and generators, including spraying, welding, building cleaning, geophysical exploration, lighting and well servicing equipment.

However, "mobile equipment" does not include any land vehicles that are subject to a compulsory or financial responsibility law or other motor vehicle insurance law in the state where it is licensed or principally garaged. Land vehicles subject to a compulsory or financial responsibility law or other motor vehicle insurance law are considered "autos".

- 21. "Occurrence" means an accident, including continuous or repeated exposure to substantially the same general harmful conditions.
- 22. "Personal and advertising injury" means injury, including consequential "bodily injury", arising out of one or more of the following offenses:
 - a. False arrest, detention or imprisonment;
 - b. Malicious prosecution;
 - c. The wrongful eviction from, wrongful entry into, or invasion of the right of private occupancy of a room, dwelling or premises that a person occupies, committed by or on behalf of its owner, landlord or lessor;
 - d. Oral or written publication in any manner of material that slanders or libels a person or organization or disparages a person's or organization's goods, products or services;
 - e. Oral or written publication in any manner of material that violates a person's right of privacy;
 - f. The use of another's advertising idea in your "advertisement"; or
 - g. Infringing upon another's copyright, trade dress or slogan in your "advertisement".
- 23. "Personal watercraft" means a vessel you own, rent, or borrow which uses an inboard motor powering a water jet pump as its primary source of motive power, and which is designed to be

operated by a person sitting, standing, or kneeling on the vessel, rather than the conventional manner of sitting or standing inside the vessel.

24. "Pollutants" mean any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.
25. "Potable water" means water intended and provided for human consumption.
26. "Products-completed operations hazard":
- a. Includes all "bodily injury" and "property damage" occurring away from premises you own or rent and arising out of "your product" or "your work" except:
 - (1) Products that are still in your physical possession; or
 - (2) Work that has not yet been completed or abandoned. However, "your work" will be deemed completed at the earliest of the following times:
 - (a) When all of the work called for in your contract has been completed.
 - (b) When all of the work to be done at the job site has been completed if your contract calls for work at more than one job site.
 - (c) When that part of the work done at a job site has been put to its intended use by any person or organization other than another contractor or subcontractor working on the same project.Work that may need service, maintenance, correction, repair or replacement, but which is otherwise complete, will be treated as completed.
 - b. Includes, with respect to "bodily injury" or "property damage" arising out of "your products" manufactured, sold, handled or distributed on, from or in connection with your premises or in the conduct of your operations, all "bodily injury" and "property damage" that arises out of "your products" if the "bodily injury" or "property damage" occurs after you have relinquished possession of those products.
 - c. Does not include "bodily injury" or "property damage" arising out of:
 - (1) The transportation of property, unless the injury or damage arises out of a condition in or on a vehicle not owned or operated by you, and that condition was created by the "loading or unloading" of that vehicle by any insured;
 - (2) The existence of tools, uninstalled equipment or abandoned or unused materials; or
 - (3) Products or operations for which the classification, listed in the Declarations or in a policy schedule, states that products-completed operations are subject to the General Aggregate Limit.
 - d. Includes all "bodily injury" and "property damage" arising out of the ownership, maintenance, use or entrustment to others of "autos" for snow plow operations. Exclusion a. under **Section I – Coverage A – Bodily Injury and Property Damage Liability** does not apply with respect to such operations.
27. "Professional health care services" means:
- a. Providing medical or nursing services;
 - b. Providing professional services of any other health care professional, including emergency medical technicians and paramedics;
 - c. Furnishing or dispensing drugs or medical, surgical or dental supplies or appliances;
 - d. Handling of patients:
 - (1) From the place where they are accepted for movement into or onto the means of transport;
 - (2) During transport; and

- (3) From the means of transport to the place where they are finally delivered;
- e. Dispatching of, including the failure or refusal to dispatch, personnel to provide any of the above services;
- f. Serving on, or carrying out the orders of, a health care accreditation board or similar professional board or committee; and
- g. Establishing medical protocol, creating medical training curricula, providing medical training, conducting medical quality assurance programs, and carrying out similar duties.

"Professional health care services" does not include the rendering of first aid or emergency medical care or assistance by an insured whose primary duties or responsibilities do not include items a. through g. above.

28. "Property damage" means:

- a. Physical injury to tangible property, including all resulting loss of use of that property. All such loss of use shall be deemed to occur at the time of the physical injury that caused it; or
- b. Loss of use of tangible property that is not physically injured. All such loss of use shall be deemed to occur at the time of the "occurrence" that caused it.

For the purposes of this insurance, electronic data is not tangible property.

As used in this definition, electronic data means information, facts or programs stored as or on, created or used on, or transmitted to or from computer software, including systems and applications software, hard or floppy disks, CD-ROMS, tapes, drives, cells, data processing devices or any other media which are used with electronically controlled equipment.

- 29. "Sexual abuse" means any actual, attempted or alleged sexual conduct by a person, or by persons acting in concert, which causes injury. "Sexual abuse" includes sexual molestation, sexual assault, sexual exploitation, or sexual injury, but does not include "sexual harassment".**
- 30. "Sexual harassment" means any actual, attempted or alleged unwelcome sexual advances, requests for sexual favors, or other conduct of a sexual nature by a person, or by persons acting in concert, which causes injury, but only when:**
 - a. Submission to or rejection of such conduct is made either explicitly or implicitly a condition of a person's employment, or a basis for employment decisions affecting a person; or
 - b. Such conduct has the purpose or effect of interfering with a person's work performance or creating an intimidating, hostile or offensive work environment.
- 31. "Specified perils" means fire, lightning, explosion, smoke, riot or civil commotion.**
- 32. "Suit" means a civil proceeding in which damages because of "bodily injury", "property damage", "personal and advertising injury", "medical incident", "law enforcement wrongful act", or a "water or wastewater professional activity" to which this insurance applies are alleged. "Suit" includes:**
 - a. An arbitration proceeding in which such damages are claimed and to which the insured must submit or does submit with our consent; or
 - b. Any other civil alternative dispute resolution proceeding in which such damages are claimed and to which the insured submits with our consent.
- 33. "Temporary worker" means a person who is furnished to you to substitute for a permanent "employee" on leave or to meet seasonal or short-term workload conditions. A substitute teacher is not a "temporary worker".**
- 34. "Training operations" means activities used to prepare, train, or instruct members of a fire department, emergency medical services unit, or rescue squad in accepted and recognized emergency procedures, including municipal, state and federal standards.**
- 35. "Unmanned aircraft" means an aircraft weighing 15 pounds or less that is not:**
 - a. Designed;
 - b. Manufactured; or

c. Modified after manufacture;

to be controlled directly by a person from within or on the aircraft.

"Unmanned aircraft" includes equipment used with such "unmanned aircraft", provided such equipment is attached to or essential for its operation.

36. "Volunteer worker" means a person who is not your "employee", and who donates his or her work and acts at the direction of and within the scope of duties determined by you, and is not paid a fee, salary or other compensation by you or anyone else for their work performed for you. "Volunteer worker" includes:

- a. Any trustee, official, or member of the board of directors or the governing board of your parent-teacher organization or association, or of a parent support group, but only with respect to their duties as such; or
- b. Any members of your parent-teacher organization or association, or of your parent support group, but only with respect to their liability for activities they perform on your behalf.

37. "Water or wastewater professional activity" means an act, error or omission which arises from your activities 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.

38. "Your product" means:

- a. Any goods or products, other than real property, manufactured, sold, handled, distributed or disposed of by:
 - (1) You;
 - (2) Others trading under your name; or
 - (3) A person or organization whose business or assets you have acquired; and
- b. Containers (other than vehicles), materials, parts or equipment furnished in connection with such goods or products.

"Your product" includes:

- a. Warranties or representations made at any time with respect to the fitness, quality, durability, performance or use of "your product"; and
- b. The providing of or failure to provide warnings or instructions.

"Your product" does not include vending machines or other property rented to or located for the use of others but not sold.

39. "Your work" means:

- a. Work or operations performed by you or on your behalf; and
- b. Materials, parts or equipment furnished in connection with such work or operations.

"Your work" includes:

- a. Warranties or representations made at any time with respect to the fitness, quality, durability, performance or use of "your work"; and
- b. The providing of or failure to provide warnings or instructions.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

SPECIFIC OPERATIONS EXCLUSION - SCHOOLS

This endorsement modifies insurance provided under the following:

GENERAL LIABILITY COVERAGE PART

1. The following is added to Exclusion **aa.** of **Section I Coverage A – Bodily Injury And Property Damage Liability**, item **2. Exclusions Applicable to Coverage A:**
"Bodily injury" or "property damage" arising from the ownership, operation, maintenance, entrustment to others, or use of any school.
2. The following is added to Exclusion **w.** of **Section I. Coverage B – Personal And Advertising Injury Liability**, item **2. Exclusions Applicable to Coverage B:**
"Personal and advertising injury" arising from the ownership, operation, maintenance, entrustment to others, or use of any school.

WATER OR WASTEWATER PROFESSIONAL ACTIVITY LIABILITY ENDORSEMENT

This endorsement modifies insurance provided under the following:

GENERAL LIABILITY COVERAGE PART

- A. SECTION I. COVERAGE A. BODILY INJURY AND PROPERTY DAMAGE LIABILITY** is extended to apply to:

Damages arising out of an act, error or omission which arises from your "water or wastewater professional activity". Any such act, error or omission shall be considered one "occurrence".

This insurance applies only if:

1. The damages are caused by an "occurrence" arising out of your "water or wastewater professional activity" and
2. The "water or wastewater professional activity" occurs in the "coverage territory" during the policy period; and
3. The "water or wastewater professional activity" results in "bodily injury" or "property damage".

- B.** For the purposes of the coverage provided by this endorsement, the following changes are made to Paragraph **2. Exclusions Applicable to Coverage A.** under **SECTION I. COVERAGES, COVERAGE A. BODILY INJURY AND PROPERTY DAMAGE LIABILITY:**

1. Exclusion bb. **Water or Wastewater Professional Activity** does not apply.
2. The following exclusions are added:

Criminal Acts

Injury arising out of a criminal act (except "sexual abuse" which is excluded in the Sexual Abuse exclusion below) committed by the insured or any person for whom the insured is legally responsible. However, we will defend the insured for covered civil action subject to the other terms of this coverage part until either a judgment or final adjudication establishes such an act, or the insured confirms such act.

Fines and Penalties

All fines, late charges, violation assessments, or any similar type of penalty.

- C.** For the purposes of the coverage provided by this endorsement, the following is added to Paragraph 3. of **SECTION II – WHO IS AN INSURED:**
- d. **COVERAGE A** does not apply to an "water or wastewater professional activity" that took place before you acquired or formed the organization.

Named Insured:
MARTIN COUNTY WATER DISTRICT

Policy Number: GPPA-PF-6051720-09/000
Policy Period: From 07-23-2019
To 07-23-2020

**PUBLIC OFFICIALS AND MANAGEMENT LIABILITY
COVERAGE PART DECLARATIONS**

THIS COVERAGE PART PROVIDES CLAIMS MADE COVERAGE.
Loss adjustment expenses are included in the deductible.

LIMITS OF INSURANCE		
Aggregate Limit	\$3,000,000	Coverage A and B Combined
Coverage A	\$1,000,000	Each Wrongful Act or Offense
Coverage B	\$5,000	Each Action for Injunctive Relief
Coverage A Deductible	\$0	Each Wrongful Act or Offense
Retroactive Date: 07-23-2002		

Estimated Coverage Part Premium: \$ 1,781.00

PUBLIC OFFICIALS AND MANAGEMENT LIABILITY FORMS

See Schedule of Forms and Endorsements.

PUBLIC OFFICIALS AND MANAGEMENT LIABILITY COVERAGE FORM CLAIMS MADE

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

Throughout this coverage part the words "you" and "your" refer to the Named Insured shown in the Declarations, and any other person or organization qualifying as a Named Insured under this coverage part. The words "we," "us" and "our" refer to the company providing this insurance. The words "policy period" mean the term of duration of the policy shown in the Declarations.

The word "insured" means any person or organization qualifying as such under **SECTION III. WHO IS AN INSURED.**

Other words and phrases that appear in quotation marks have special meaning. Refer to **SECTION VIII. DEFINITIONS.**

SECTION I. COVERAGES

COVERAGE A. INSURING AGREEMENT - LIABILITY FOR MONETARY DAMAGES

1. We will pay those sums that the insured becomes legally obligated to pay as monetary damages arising out of a "wrongful act", or an "employment practices" offense, or an offense in the "administration" of your "employee benefit plans", to which this insurance applies. We will have the right and duty to defend any "suit" seeking those damages. However, we will have no duty to defend the insured against any "suit" seeking damages for a "wrongful act" or an "employment practices" offense or an offense in the "administration" of your "employee benefit plans" to which this insurance does not apply. We may, at our discretion, investigate any "wrongful act", "employment practices" offense or an offense in the "administration" of your "employee benefit plans" and settle any "claim" or "suit" that may result. But:

- a. The amount we will pay for damages is limited as described in **SECTION IV. LIMITS OF INSURANCE**; and
- b. Our right and duty to defend end when we have used up the applicable limit of insurance in the payment of judgments or settlements under **Coverages A and B.**

No other obligation or liability to pay sums or perform acts or services is covered unless explicitly provided for below under **Supplementary Payments**. However, we may, prior to any "claim" or "suit" and at our sole discretion and expense, help you with an Equal Employment Opportunity Commission investigation, or an equivalent state or local agency investigation. If we choose to help you with an investigation, our help will be strictly voluntary, and we may discontinue it at any time. You agree that our help does not admit, confirm, waive, estop, or in any way represent a determination of coverage of any alleged employment related violation.

2. This insurance applies to "wrongful acts" or offenses only if:
 - a. The "wrongful act" or offense takes place in the "coverage territory" on or after the retroactive date shown in the declarations and before the end of the policy period; and

b. A "claim" is first made against any insured in accordance with paragraph 3. below, during the policy period or any Extended Reporting Period we provide according to **SECTION VII. EXTENDED REPORTING PERIODS.**

3. A "claim" will be deemed to have been made at the earliest of the following times:
- a. When notice of such "claim" is received and recorded by any insured or by us, whichever comes first;
 - b. When we make settlement in accordance with paragraph 1. above; or
 - c. When you become aware of a "wrongful act" or an offense which may subsequently give rise to a "claim" being made against any insured, and you give written notice to us, as described in **SECTION VI. CONDITIONS**, of such circumstances as soon as practicable but no later than:
 - (1) The end of the policy period; or
 - (2) The end of any applicable Extended Reporting Period.

All "claims" based on or arising out of the same or related "wrongful acts" or offenses by one or more insureds shall be considered first made when the first of such "claims" is made. Related "wrongful acts" or offenses shall include "wrongful acts" or offenses which are the same, related or continuous, or which arise from a common nucleus of facts.

COVERAGE A. SUPPLEMENTARY PAYMENTS

We will pay, with respect to any "claim" we investigate or settle, or any "suit" against an insured we defend:

1. All expenses we incur.
2. The cost of bonds to release attachments, but only for bond amounts within the applicable Limit of Insurance. We do not have to furnish these bonds.
3. All reasonable expenses incurred by the insured at our request to assist us in the investigation or defense of the "claim" or "suit", including actual loss of earnings up to \$500 a day because of time off from work.
4. All court costs taxed against the insured in the "suit". However, these payments do not include attorneys' fees or attorneys' expenses taxed against the insured.
5. Prejudgment interest awarded against the insured on that part of the judgment we pay. If we make an offer to pay the applicable limit of insurance, we will not pay any prejudgment interest based on that period of time after the offer.
6. All interest earned on that part of any judgment within our limit of insurance after entry of the judgment and before we have paid, offered to pay, or deposited in court the part of the judgment that is within the applicable Limit of Insurance.

These payments will not reduce the limits of insurance.

COVERAGE B. INSURING AGREEMENT - DEFENSE EXPENSE FOR INJUNCTIVE RELIEF

1. We will pay those reasonable sums the insured incurs as "defense expense" to defend against an action for "injunctive relief" because of a "wrongful act", an "employment practices" offense, or an offense in the "administration" of your "employee benefit plans" to which this insurance applies. However:
 - a. The amount we will pay for "defense expense" is limited as described in **SECTION IV. LIMITS OF INSURANCE**; and
 - b. We have no obligation to arrange or provide the defense for any action for "injunctive relief".No other obligation or liability to pay sums or perform acts or services is covered.
2. This insurance applies only if:
 - a. The action seeking "injunctive relief" is brought in a legally authorized court or agency of the United States, any of its states or commonwealths, or any governmental subdivision of any of them;
 - b. Such action is filed during the policy period; and
 - c. The insured:
 - (1) First notifies us as soon as practicable after retaining counsel to respond to such action but in no case later than 60 days after the end of the policy period; and
 - (2) Is reasonably expedient in requesting us to pay the "defense expense".
3. All actions based on or arising out of the same or related "wrongful acts" or offenses shall be considered one action for "injunctive relief" regardless of the number of:
 - a. Insureds;
 - b. Plaintiffs;
 - c. Demands asserted; or
 - d. Injunctions, temporary restraining orders or prohibitive writs.Related "wrongful acts" or offenses shall include "wrongful acts" or offenses which are the same, related or continuous, or which arise from a common nucleus of facts.

SECTION II. EXCLUSIONS

This insurance does not apply under either **Coverage A** or **Coverage B** to:

1. **Other Applicable Coverage**

Any "wrongful act" or offense which is insured by any other policy or policies except:

- a. A policy purchased to apply in excess of this coverage part; or
- b. That portion of monetary damages otherwise covered by this coverage part which exceeds the limits of liability of such other policy or policies, subject to the Other Insurance Condition in **SECTION VI. CONDITIONS**.

2. **Known Prior Acts**

Any "wrongful act" or offense which takes place prior to the inception date of this coverage part if the insured knew or reasonably should have foreseen that such offense or "wrongful act" would give rise to a "claim".

3. **Prior Litigation**

Damages, loss or expense based upon, attributed to, arising out of, in consequence of, or in any way related to litigation or administrative or regulatory proceedings otherwise covered by this coverage part if such litigation or administrative or regulatory proceedings were initiated prior to or were pending on the inception date of this coverage part.

4. **Asbestos**

Any injury, damage, expense, cost, loss, liability or legal obligation arising out of or in any way related to asbestos or asbestos-containing materials, or exposure thereto, or for the costs of abatement, mitigation, removal, elimination or disposal of any of them.

5. **Attorneys Fees and Court Costs**

Any award of costs or fees which arises out of an action for "injunctive relief".

6. **Bodily Injury, Property Damage or Personal and Advertising Injury**

"Bodily injury", "property damage", or "personal and advertising injury" except when resulting from a covered "employment practices" offense.

7. **Bonds**

Any obligation related to a fidelity bond or a surety bond.

8. **Claims Against Other Insureds**

Any actions for "injunctive relief" or "claims":

- a. By a Named Insured against any other insured; or
- b. By one Named Insured against another Named Insured.

9. **Compliance with ADA Requirements**

Costs or expenses incurred as a result of physical modifications made to accommodate persons with disabilities as required by:

- a. The Americans with Disabilities Act of 1990; or
- b. Any federal, state, or local disability discrimination or accommodation laws or regulations; including subsequent amendments or any regulations promulgated thereunder.

10. **Contracts**

Any amount actually or allegedly due under the terms of any contract for the purchase of goods or services or any payment or performance contract, other than an employment contract.

11. Contractual Liability

Damages, loss or expense based upon, attributed to, arising out of, in consequence of, or in any way related to any contract or agreement to which the insured is a party or a third-party beneficiary, including, but not limited to, any representations made in anticipation of a contract or any interference with the performance of a contract.

12. Criminal Acts

Damages, loss or expense arising out of or contributed to by any fraudulent, dishonest, criminal or malicious act of the insured (except for "sexual abuse" which is excluded in the Sexual Abuse exclusion below), or the willful violation of any statute, ordinance or regulation committed by or with the knowledge of the insured. However, we will defend the insured for covered civil action subject to the other terms of this coverage part until either a judgment or final adjudication establishes such an act, or the insured confirms such act.

13. Debt Financing

Damages, loss or expense arising out of or contributed to by any debt financing, including but not limited to bonds, notes, debentures and guarantees of debt.

14. Employment Contracts

Any amount actually or allegedly due under the terms of any contract of employment for a definite term, or as severance pay under any contract of employment.

15. ERISA, COBRA and WARN Act Liability

Damages, loss or expense arising out of or contributed to by any insured's obligations under:

- a. The Employee Retirement Income Security Act of 1974 (ERISA);
- b. The Comprehensive Omnibus Budget Reconciliation Act (COBRA);
- c. The Worker Adjustment and Retraining Notification Act (WARN); or
- d. Any similar federal, state, or local laws or regulations;

including subsequent amendments or any regulations promulgated thereunder.

16. Failure to Maintain Insurance

The failure to effect or maintain:

- a. Insurance of any kind, including adequate limits of insurance; or
- b. Suretyship or bonds.

This exclusion does not apply to the extent coverage is provided for the "administration" of "employee benefit plans".

17. Fines

Fines, penalties and taxes, including those imposed by the Internal Revenue Service code or any similar state or local code.

18. Fungi or Bacteria

- a. Any liability, loss, injury or damage which would not have occurred or taken place, in whole or in part, but for the actual, alleged or threatened inhalation of, ingestion of, contact with, exposure to, existence of, or presence of, any "fungi" or bacteria on or within a building or structure, including its contents, regardless of whether any other cause, event, material or product contributed concurrently or in any sequence to such injury or damage.
- b. Any loss, cost or expenses arising out of the abating, testing for, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, remediating or disposing of, or in any way responding to, or assessing the effects of, "fungi" or bacteria, by any insured or by any other person or entity.

19. Governmental Enforcement Action

Damages, loss or expense arising from an insured's willful violation of any federal, state, or local law, rule, or regulation.

20. Law Enforcement

Damages, loss, or expense arising out of any "law enforcement activity". This exclusion does not apply to an "employment practices" offense or an offense in the administration of "employee benefit plans" involving your law enforcement agency.

21. Lead, Electromagnetic Radiation, Nuclear

- a. Any injury, damage, expense, cost, loss, liability or legal obligation arising out of or in any way related to:
 - (1) The toxic properties of lead, or any material or substance containing lead; or
 - (2) Electromagnetic radiation;or exposure thereto, or for the costs of abatement, mitigation, removal, elimination or disposal of any of them.
- b. Any loss, cost or expense arising out of any actual, alleged or threatened injury or damage to any person or property from any radioactive matter or nuclear material.

22. Performance of Employee Benefit Plans

Any "employment practices" offense or any offense in the "administration" of "employee benefit plans" arising out of:

- a. Failure of any investment program, individual securities or savings program to perform as held forth by or represented by an insured;
- b. Advice given by an insured in connection with participation or non-participation in stock subscription plans, savings programs or any other "employee benefit plan";
- c. Errors in providing information or failing to provide information on past performance of investment vehicles;
- d. Failure of the insured or any insurer, fiduciary, trustee or fiscal agent to perform any of their duties or obligations or to fulfill any of their guarantees with respect to the payment of benefits under "employee benefit plans" or the providing, handling or investment of funds;
- e. The liability of others which is assumed by the insured under a contract or agreement, except to the extent the insured would have been liable in the absence of the contract or agreement;
- f. Any "claim" for the return of compensation paid by the insured if a court determines that the payment was illegal; or

- g. Any "claim" for benefits that are lawfully paid or payable to a beneficiary from the funds of an "employee benefit plan".

23. Pollution

- a. Any injury, damage, expense, cost, loss, liability or legal obligation arising out of or in any way related to pollution, however caused. Pollution includes the actual, alleged, or potential presence in or introduction into the environment of any substance if such substance has, or is alleged to have, the effect of making the environment impure, harmful or dangerous. Environment includes any air, land, structure (or the air therein), watercourse or other body of water, including underground water.
- b. This insurance does not apply to any loss, cost or expense arising out of any:
 - (1) Request, demand, order or statutory or regulatory requirement that any insured or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of, "pollutants"; or
 - (2) "Claim" or "suit" by or on behalf of a governmental authority for damages because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of, "pollutants".

24. Preparation of Bid Specifications

Damages arising out of estimates of probable costs or cost estimates being exceeded or faulty preparation of bid specifications or plans including architectural plans.

25. Professional Health Care

Damages, loss or expense arising out of providing or failing to provide "professional health care services".

26. Professional Liability

Damages, loss or cost arising out of the rendering of, or failure to render of professional services by a lawyer, engineer, architect or surveyor, except that this exclusion will not apply to "claims" made against insureds while acting solely as public officials or "employees" and not in their professional capacities as a lawyer, engineer, architect, surveyor, or medical personnel.

27. Profit, Advantage or Remuneration

Any loss, cost or expense based upon or attributable to the insured gaining any profit, advantage or remuneration to which the insured is not legally entitled.

28. Public Use of Property

Damages, loss or expense arising from any method or proceeding used to take control of private property for public use including condemnation, adverse possession, and dedication by adverse use or inverse condemnation.

29. Publications and Pronouncements

Damages, loss or expense based upon, attributable to, or arising out of "wrongful acts" resulting from:

- a. Publications or pronouncements, including material placed on the Internet or on similar electronic means of communication, concerning any organization or business enterprise or their products or services made by or at the direction of the insured with the knowledge of its falsity; or
- b. Printing of periodicals, advertising matter, or any or all jobs taken by any insured to be printed for a third party when the periodicals, advertising matter or other printing is not within the scope of the organization's own activities.

30. Sexual Abuse

- a. "Sexual abuse" of any person; or
- b. The negligent:
 - (1) Employment;
 - (2) Investigation;
 - (3) Supervision;
 - (4) Reporting to the proper authorities, or failing to so report; or
 - (5) Retention;of a person for whom any insured is or ever was legally responsible and whose conduct would be excluded by paragraph (a) above.

31. Specific Operations

"Wrongful act" or offense arising from the ownership, operation, maintenance, entrustment to others, or use of any:

- a. School;
- b. Hospital or medical clinic;
- c. Nursing home, convalescent home, or home for the aged, handicapped or orphaned;
- d. Mental or psychiatric institution or institution for the restraint or treatment of substance abusers;
- e. Airport or similar facility;
- f. Port or similar facility;
- g. Public housing authority or project;
- h. Gas or electric generation facility; or
- i. Sanitary landfill, dump, or other permanent waste disposal facility.

32. Strikes, Riot, Civil Commotion or Mob Action

Damages, loss or expense arising out of or contributed to by any lockout, strike, picket line, replacement or other similar actions resulting from labor disputes or labor negotiations or any act or omission in connection with the prevention or suppression of a riot, civil commotion or mob action.

33. Tax Assessments

Damages, loss or expense arising out of or contributed to by any tax assessments or adjustments, or the collection, refund, disbursement or application of any taxes. This exclusion does not apply to the use or prioritization of your operating funds.

34. Wage and Hour Laws

Back wages, overtime or similar damages if specified by the Fair Labor Standards Act of 1938, as amended, or any other wage or hour law.

35. Water Or Wastewater Professional Activity

Damages, loss, or expense arising out of an act, error or omission from your "water or wastewater professional activity" that also results in "bodily injury" or "property damage".

36. Workers' Compensation and Similar Laws

Any obligation of the insured under a workers' compensation, disability benefits or unemployment compensation law, or any similar law.

SECTION III. WHO IS AN INSURED

1. If you are designated in the Declarations as:

- a. An individual, you and your spouse are insureds, but only with respect to the conduct of a business of which you are the sole owner.
- b. A partnership or joint venture, you are an insured. Your members, your partners, and their spouses are also insureds, but only with respect to the conduct of your business. However, if you are a public entity, you are insured as a partner in a partnership or as a joint venturer in a joint venture, but only if the partnership or joint venture is between you and another governmental organization or non-profit entity. Coverage does not extend to a partnership or joint venture that operates, controls, or funds a school, hospital or medical clinic, nursing home, airport, port, public housing, gas or electric generation facility.
- c. A limited liability company, you are an insured. Your members are also insureds, but only with respect to the conduct of your business. Your managers are insureds, but only with respect to their duties as your managers.
- d. An organization other than a partnership, joint venture or limited liability company, you are an insured. Your "executive officers" and directors are insureds, but only with respect to their duties as your officers or directors. Your stockholders are also insureds, but only with respect to their liability as stockholders.
- e. A public entity, you are an insured. Your operating authorities, boards, commissions, districts or any other governmental units are insureds, provided that you operate, control, and fund the authority, board, commission, district, or other governmental unit. Coverage does not extend to an authority, board, commission, district, or other governmental unit that operates, controls, or funds a school, hospital or medical clinic, nursing home, airport, port, public housing, gas or electric generation facility.
- f. A trust, you are an insured. Your trustees are also insureds, but only with respect to their duties as trustees.

2. Each of the following is also an insured:

- a. **Elected or appointed officials.** Your elected and appointed officials, including elected and appointed officials of your operating authorities, boards, commissions, districts, or other governmental units but only for acts within the course and scope of their duties for the insured public entity or its operating authorities, boards, commissions, districts or other governmental units.

- b. **Volunteer workers or employees.** Your "volunteer workers" only while performing duties related to the conduct of your operations, or your "employees", other than either your "executive officers" (if you are an organization other than a partnership, joint venture or limited liability company) or your managers (if you are a limited liability company), but only for acts within the scope of their employment by you or while performing duties related to the conduct of your operations. However, none of these "employees" or "volunteer workers" are insureds for:
- (1) "Bodily injury" or "personal and advertising injury":
 - (a) To you, to your partners or members (if you are a partnership or joint venture), to your members (if you are a limited liability company), to a co-"employee" while in the course of his or her employment or performing duties related to the conduct of your operations, or to your other "volunteer workers" while performing duties related to the conduct of your operations;
 - (b) To the spouse, child, parent, brother or sister of that co-"employee" or "volunteer worker" as a consequence of Paragraph (1)(a) above; or
 - (c) For which there is any obligation to share damages with or repay someone else who must pay damages because of the injury described in Paragraphs (1)(a) or (1)(b) above.
 - (2) "Property damage" to property:
 - (a) Owned, occupied or used by,
 - (b) Rented to, in the care, custody or control of, or over which physical control is being exercised for any purpose by,
you, any of your "employees", "volunteer workers", any partner or member (if you are a partnership or joint venture), or any member (if you are a limited liability company).
- c. **Mutual Aid Agreements.** Any persons or organizations providing service to you under any mutual aid or similar agreement.

3. Any organization you newly acquire or form, other than a partnership, joint venture or limited liability company, and over which you maintain ownership or majority interest, will qualify as a Named Insured if there is no other similar insurance available to that organization. However:
- a. Coverage under this provision is afforded only until the 90th day after you acquire or form the organization or the end of the policy period, whichever is earlier; and
 - b. Coverage does not apply to a "wrongful act", "employment practices" offense or offense in the "administration" of your "employee benefit plans" that took place before you acquired or formed the organization or of which you had notice or knowledge.

No person or organization is an insured with respect to the conduct of any current or past partnership or joint venture that is not shown as a Named Insured in the Declarations.

SECTION IV. LIMITS OF INSURANCE

1. The Limits of Insurance shown in the Declarations and the rules below fix the most we will pay regardless of the number of:
 - a. Insureds;
 - b. "Claims" made or "suits" brought; or
 - c. Persons or organizations making "claims" or bringing "suits".
2. The Aggregate Limit is the most we will pay for the sum of:
 - a. Monetary damages under **Coverage A**; and

- b. "Defense expense" under **Coverage B**;
3. Subject to 2. above, the Each "Wrongful Act" or Offense limit is the most we will pay under **Coverage A** for the sum of all monetary damages arising out of the same or related offenses or "wrongful acts".
4. Subject to 2. above, the Each Action for "Injunctive Relief" limit is the most we will pay under **Coverage B** for all "defense expense" arising out of all actions or proceedings for "injunctive relief" arising out of the same or related offenses or "wrongful acts".
5. The Aggregate Limits of this coverage part apply separately to each consecutive annual period and to any remaining period of less than 12 months, starting with the beginning of the policy period shown in the Declarations, unless the policy period is extended after issuance for an additional period of less than 12 months. In that case, the additional period will be deemed part of the last preceding period for purposes of determining the Limits of Insurance.
6. Our obligations under this coverage part end when the applicable Limit of Insurance available is exhausted. If we pay amounts for monetary damages or "defense expense" in excess of that Limit of Insurance, you agree to reimburse us for such amounts.

SECTION V. YOUR DEDUCTIBLE

Our obligation to pay damages on your behalf applies only to the amount of damages in excess of any Deductible Amount shown in the policy declarations for **Coverage A**.

1. Limits of Insurance applicable to each "wrongful act", "employment practices" offense, or an offense in the "administration" of your "employee benefit plans" will be reduced by the Deductible Amount. However, the policy aggregate limit will not be reduced by the application of the Deductible Amount.
2. The Deductible Amount applies to each "wrongful act", to each "employment practices" offense, or to each offense in the "administration" of your "employee benefit plans" and applicable "loss adjustment expense" regardless of the number of insureds, persons, or organizations making "claims" or bringing suits, or "claims" made or "suits" brought because of such "wrongful act", "employment practices" offense, or offense in the "administration" of your "employee benefit plans".
3. The terms of this insurance, including those with respect to:
 - a. Our right and duty to defend any "suits" seeking those "damages"; and
 - b. Your duties in the event of a "wrongful act", "claim", or "suit"apply irrespective of the application of the Deductible Amount.
4. We may pay any part or all of the Deductible Amount to effect settlement of any "claim" or "suit" and, upon notification of the action taken, you shall promptly reimburse us for such part of the Deductible Amount paid by us.

SECTION VI. CONDITIONS

The following conditions apply in addition to the Common Policy Conditions.

1. Bankruptcy

Bankruptcy or insolvency of the insured or of the insured's estate will not relieve us of our obligations under this coverage part.

2. Duties in the Event of a 'Wrongful Act', Offense, 'Claim' or 'Suit'

a. You must see to it that we are notified as soon as practicable of a "wrongful act" or offense which may result in a "claim" or "suit". To the extent possible, notice should include:

- (1) How, when and where the "wrongful act" or offense took place; and
- (2) The names and addresses of any persons seeking damages or of any witnesses.

If a "claim" is made or "suit" is brought against any insured, you must:

- (1) Immediately record the specifics of the "claim" or "suit" and the date received; and
- (2) Notify us as soon as practicable.

You must see to it that we receive written notice of the "claim" or "suit" as soon as practicable.

b. You and any other involved insured must:

- (1) Immediately send us copies of any demands, notices, summonses or legal papers received in connection with the "claim" or "suit";
- (2) Authorize us to obtain records and other information;
- (3) Cooperate with us in the investigation, settlement or defense of the "claim" or "suit"; and
- (4) Assist us, upon our request, in the enforcement of any right against any person or organization which may be liable to the insured because of damages to which this insurance may also apply.

c. No insureds will, except at their own cost, voluntarily make a payment, assume any obligation, or incur any expense without our written consent.

d. Notice shall be deemed given as soon as practicable if it is given by any person to whom you have delegated such responsibility as soon as practicable after they become aware of a "wrongful act" or offense.

3. Duties in the Event of a Request to Pay 'Defense Expense' for 'Injunctive Relief'

a. You must see to it that we are notified as soon as practicable of an action or proceeding which may give rise to a request for us to respond for "defense expense". To the extent possible, notice should include:

- (1) The plaintiff in the action;
- (2) The court or agency involved;
- (3) The relief being sought; and
- (4) The date of the action and any underlying demand.

b. You and any other involved insured must:

- (1) Immediately send us copies of any legal papers received in connection with the action and any underlying demand;
- (2) Cooperate with us in the determination of any "defense expense" which may be covered by this insurance; and
- (3) Submit a request for us to pay any covered "defense expense".

4. **Legal Action Against Us**

No person or organization has a right under this coverage part:

- a. To join us as a party or otherwise bring us into a "suit" asking for damages or "defense expense" from an insured; or
- b. To sue us on this coverage part unless all of its terms have been fully complied with.

A person or organization may sue us to recover on an agreed settlement or on a final judgment against an insured; but we will not be liable for damages or "defense expenses" that are not payable under the terms of this coverage part or that are in excess of the applicable Limit of Insurance. Under **Coverage A**, an agreed settlement means a settlement and release of liability signed by us, the insured and the claimant or the claimant's legal representative.

5. **Other Insurance**

If other valid and collectible insurance is available to the insured for a loss or "defense expense" we cover under this coverage part, this insurance is excess over any of the other insurance and its deductible or self-insured retention provisions, whether primary, excess, contingent or on any other basis.

6. **Representations**

By accepting this policy, you agree:

- a. The information in the Declarations is accurate and complete;
- b. That information is based upon representations you made to us in the application for this insurance. This application forms the basis of our obligations under this coverage part; and
- c. This coverage part is void if any material fact or circumstance relating to this insurance is intentionally omitted or misrepresented in the application for this insurance.

7. **Separation of Insureds**

Except with respect to the Limit of Insurance as described in **SECTION IV**, and any rights or duties specifically assigned to the first Named Insured, this insurance applies:

- a. As if each Named Insured were the only Named Insured; and
- b. Separately to each insured against whom "claim" is made or "suit" is brought.

8. **Transfer of Rights of Recovery Against Others to Us**

If the insured has rights to recover all or part of any payment we have made under this coverage part, those rights are transferred to us. The insured must do nothing after loss to impair them. At our request, the insured will bring "suit" or transfer those rights to us and help us enforce them.

9. **When We Do Not Renew**

If we decide not to renew this coverage part, we will mail or deliver to the first Named Insured shown in the Declarations written notice of such non-renewal not less than 30 days before the expiration date. We will mail or deliver our notice to the first Named Insured's last mailing address known to us. If notice is mailed, proof of mailing will be sufficient proof of notice.

10. **Your Right to Claim Information**

Upon request, we will provide the first Named Insured shown in the Declarations the following information relating to this and any preceding coverage part we have issued to you during the previous three years:

- a. A list or other record of each "wrongful act" or other offense not previously reported to any other insurer, of which we were notified in accordance with paragraph 2.a. or paragraph 3.a. of this section. We will include the date and a brief description of such "wrongful act" or offense if that information was in the notice we received.
- b. A summary, by policy year, of payments made and amounts reserved.

Amounts reserved are based on our judgment. They are subject to change and should not be regarded as ultimate settlement values. You must not disclose this information to any claimant or any claimant's representative without our consent.

We compile claim and related information for our own business purposes and exercise reasonable care in doing so. In providing this information to the first Named Insured, we make no representations or warranties to insureds, insurers, or others to whom this information is furnished by or on behalf of any insured. Cancellation or non-renewal will be effective even if we inadvertently provide inaccurate information.

SECTION VI. EXTENDED REPORTING PERIODS (COVERAGE A ONLY)

With respect to **Coverage A** only:

1. We will provide one or more Extended Reporting Periods, as described in items 3. and 4. below, if:
 - a. This coverage part is cancelled or not renewed; or
 - b. We renew or replace this coverage part with insurance that does not apply to "wrongful acts" or offenses on a claims-made basis.
2. Extended Reporting Periods do not extend the policy period or change the scope of coverage provided. They apply only to "claims" arising out of "wrongful acts" or offenses that take place on or after the retroactive date shown in the declarations and before the end of the policy period. Once in effect, Extended Reporting Periods may not be cancelled.
3. A Basic Extended Reporting Period is automatically provided without additional charge. This period starts with the end of the policy period and lasts for sixty days.

The Basic Extended Reporting Period does not apply to "claims" that are covered under any subsequent insurance you purchase, or that would be covered but for exhaustion of the amount of insurance applicable to such "claims".

4. A Supplemental Extended Reporting Period of five years is available, but only by an endorsement and for an extra charge. This supplemental period starts when the Basic Extended Reporting Period ends.

You must give us a written request for the endorsement within 60 days after the end of the policy period. The Supplemental Extended Reporting Period will not go into effect unless you pay the additional premium promptly when due.

We will determine the additional premium in accordance with our rules and rates. In doing so, we will take into account the following:

- a. The exposures insured;
- b. Previous types and amounts of insurance;
- c. Limit of Insurance available under this coverage part; and
- d. Other related factors.

The additional premium will not exceed 200% of the annual premium for this coverage part.

This endorsement shall set forth the terms, not inconsistent with this section, applicable to the Supplemental Extended Reporting Period, including a provision to the effect that the insurance afforded for "claims" received during such period is excess over any other valid and collectible insurance available under policies in force after the Supplemental Extended Reporting Period starts.

5. The Basic Extended Reporting Period does not reinstate or increase the Limit of Insurance.
6. If the Supplemental Extended Reporting Period is in effect, we will provide the separate Aggregate Limit of Insurance described below, but only for "claims" first received and recorded during the Supplemental Extended Reporting Period.

The separate Aggregate Limit of Insurance will be equal to the dollar amount shown in the Declarations in effect at the end of the policy period for the Aggregate Limit. The applicable Each "Wrongful Act" or Offense limit will continue to apply.

SECTION VIII. DEFINITIONS

1. "Administration" means any of the following acts that you do or authorize a person to do:
 - a. Counseling "employees" or "volunteer workers", other than giving legal advice, on "employee benefit plans";
 - b. Interpreting your "employee benefit plans";
 - c. Handling records for your "employee benefit plans"; and
 - d. Effecting enrollment, termination or cancellation of "employees" or "volunteer workers" under your "employee benefit plans".
2. "Bodily injury" means bodily injury, sickness or disease sustained by a person, including death resulting from any of these at any time.
3. "Claim" means written or oral notice, including "suit", from any party, that it is their intention to hold the insured responsible for damages arising out of a "wrongful act" or offense by the insured.
4. "Coverage territory" means the United States of America (including its territories and possessions), Puerto Rico and Canada.
5. "Defense expense" means under **Coverage B**, fees or expenses incurred by the insured for:

- a. Legal fees charged by the insured's attorney;
 - b. Court costs;
 - c. Expert witnesses; and
 - d. The cost of court bonds, but we do not have to furnish these bonds.
- "Defense expense" does not include:
- (1) Any salaries, charges or fees for any insured, insured's "volunteer workers" or "employees", or former "volunteer workers" or "employees"; or
 - (2) Any expenses other than a., b., c. and d. above.
6. "Employee" includes a "leased worker". "Employee" does not include a "temporary worker".
 7. "Employee benefit plans" mean group life insurance, group accident or health insurance, profit sharing plans, pension plans, "employee" stock subscription plans, "employee" travel, vacation, or savings plans, workers compensation, unemployment insurance, social security and disability benefits insurance, and any other similar benefit program applying to "employees" or "volunteer workers".
 8. "Employment practices" means an actual or alleged improper employment related practice, policy, act or omission involving an actual, prospective, or former "volunteer worker" or "employee", including:
 - a. Failing to hire or refusing to hire;
 - b. Wrongful dismissal, discharge, or termination of employment or membership, whether actual or constructive;
 - c. Wrongful deprivation of a career opportunity, or failure to promote;
 - d. Wrongful discipline of "volunteer workers" or "employees";
 - e. Negligent evaluation of "volunteer workers" or "employees";
 - f. Retaliation against "volunteer workers" or "employees" for the exercise of any legally protected right or for engaging in any legally protected activity;
 - g. Failure to adopt adequate workplace or employment-related policies and procedures;
 - h. Harassment, including "sexual harassment"; or
 - i. Violation of any federal, state or local laws (whether common law or statutory) concerning employment or discrimination in employment.
 9. "Executive Officer" means a person holding any of the officer positions created by your charter, constitution, by-laws or any other similar governing document.
 10. "Fungi" means any type or form of fungus, including mold or mildew and any mycotoxins, spores, scents or by-products produced or released by "fungi".
 11. "Injunctive relief" means equitable relief sought through the demand for the issuance of a permanent, preliminary or temporary injunction, restraining order, or similar prohibitive writ against, or order for specific performance by, an insured provided such action is filed during the policy period.
 12. "Law enforcement activity" means the activities of any insured while acting as a law enforcement official, officer, auxiliary officer, "employee", or "volunteer worker" of the law enforcement agency or department of the Named Insured. "Law enforcement activity" does not include your operations

related to any building, code, license, permit, health, sanitation, animal control, safety, planning or zoning enforcement.

13. "Leased worker" means a person leased to you by a labor leasing firm under an agreement between you and the labor leasing firm, to perform duties related to the conduct of your business. "Leased worker" does not include a "temporary worker".
14. "Loss adjustment expense" means those expenses incurred to adjust a "claim" which includes fees paid to attorneys, experts, investigators or independent adjusters used to defend a "claim" and other court costs such as legal fees, etc. It does not include the cost of our salaried claims staff or their office expenses.
15. "Personal and advertising injury" means injury, including consequential "bodily injury", arising out of one or more of the following offenses:
 - a. False arrest, detention or imprisonment;
 - b. Malicious prosecution;
 - c. The wrongful eviction from, wrongful entry into, or invasion of the right of private occupancy of a room, dwelling or premises that a person occupies, or any other interference with real property rights;
 - d. Oral or written publication in any manner of material that slanders or libels a person or organization or disparages a person's or organization's goods, products or services;
 - e. Oral or written publication in any manner of material that violates a person's right of privacy;
 - f. The use of another's advertising idea in your advertisement; or
 - g. Infringing upon another's copyright, trade dress or slogan in your advertisement.
16. "Pollutants" mean any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.
17. "Professional health care services" means:
 - a. Providing medical or nursing services;
 - b. Providing professional services of any other health care professional, including emergency medical technicians and paramedics;
 - c. Furnishing or dispensing drugs or medical, surgical or dental supplies or appliances;
 - d. Handling of patients:
 - (1) From the place where they are accepted for movement into or onto the means of transport,
 - (2) During transport, and
 - (3) From the means of transport to the place where they are finally delivered;
 - e. Dispatching of, including the failure or refusal to dispatch, personnel to provide any of the above services;
 - f. Serving on, or carrying out the orders of, a health care accreditation board or similar professional board or committee; and
 - g. Establishing medical protocol, creating medical training curricula, providing medical training, conducting medical quality assurance programs, and carrying out similar duties.

18. "Property damage" means:
 - a. Physical injury to tangible property, including all resulting loss of use of that property; and
 - b. Loss of use of tangible property that is not physically injured but results from a. above.

19. "Sexual abuse" means any actual, attempted or alleged sexual conduct by a person, or by persons acting in concert, which causes injury. "Sexual abuse" includes sexual molestation, sexual assault, sexual exploitation or sexual injury, but does not include "sexual harassment".

20. "Sexual harassment" means any actual, attempted or alleged unwelcome sexual advances, requests for sexual favors, or other conduct of a sexual nature by a person, or by persons acting in concert, which causes injury, but only when:
 - a. Submission to or rejection of such conduct is made either explicitly or implicitly a condition of a person's employment, or a basis for employment decisions affecting a person; or
 - b. Such conduct has the purpose or effect of interfering with a person's work performance or creating an intimidating, hostile or offensive work environment.

21. "Suit" means a civil proceeding in which damages arising out of an offense or "wrongful act" to which this insurance applies are alleged. "Suit" includes:
 - a. An arbitration proceeding in which such damages are claimed and to which the insured must submit or does submit with our consent; or
 - b. Any other alternative dispute resolution proceeding in which such damages are claimed and to which the insured submits with our consent.

But "suit" does not mean any ethical conduct review or enforcement action, or disciplinary review or enforcement action.

22. "Temporary worker" means a person who is furnished to you to substitute for a permanent "employee" on leave or to meet seasonal or short-term workload conditions.

23. "Volunteer worker" means a person who is not your "employee", and who donates his or her work and acts at the direction of and within the scope of duties determined by you, and is not paid a fee, salary or other compensation by you or anyone else for their work performed for you.

24. "Water or wastewater professional activity" means an act, error or omission which arises from your activities 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.

25. "Wrongful act" means any actual or alleged error, act, omission, neglect, misfeasance, nonfeasance, or breach of duty, including violation of any civil rights law, by any insured in discharge of their duties individually or collectively that results directly but unexpectedly and unintentionally in damages to others.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

AMENDMENT OF PROFESSIONAL LIABILITY EXCLUSION

This endorsement modifies insurance provided under the following:

PUBLIC OFFICIALS AND MANAGEMENT LIABILITY COVERAGE PART
PUBLIC OFFICIALS AND MANAGEMENT LIABILITY COVERAGE PART (CLAIMS MADE)

The Professional Liability Exclusion under **Section II. Exclusions** is deleted and replaced by the following:

Professional Liability

- a. Damages, loss or cost arising out of the rendering of or failure to render professional services by a lawyer, engineer, architect, surveyor or medical personnel, except that this exclusion will not apply to "claims" made against insureds while acting solely as public officials or "employees" and not in their professional capacities as a lawyer, engineer, architect, surveyor or medical personnel.
- b. This exclusion does not apply to the professional services listed in **a.** that are provided to you by "employees", except medical personnel, while acting within the scope of their duties on your behalf.

AMENDATORY ENDORSEMENT INJUNCTIVE OR DECLARATORY RELIEF

This endorsement modifies insurance provided under the following:

PUBLIC OFFICIALS AND MANAGEMENT LIABILITY COVERAGE PART
PUBLIC OFFICIALS AND MANAGEMENT LIABILITY COVERAGE PART (CLAIMS MADE)

1. The definition of "injunctive relief" under the **Definitions Section** is replaced by the following:

"Injunctive or declaratory relief" means:

- a. Equitable relief sought through the demand for the issuance of a permanent, preliminary or temporary injunction, restraining order, or similar prohibitive writ against, or order for specific performance by, an insured; or
 - b. Any request that a court make a finding of law or fact, provided such action is filed during the policy period.
2. All instances of the defined term "injunctive relief" appearing throughout the coverage part are replaced with the defined term "injunctive or declaratory relief".

AMENDATORY ENDORSEMENT EEOC ADMINISTRATIVE HEARINGS COVERAGE

This endorsement modifies insurance provided under the following:

PUBLIC OFFICIALS AND MANAGEMENT LIABILITY COVERAGE PART
PUBLIC OFFICIALS AND MANAGEMENT LIABILITY COVERAGE PART (CLAIMS MADE)

1. The definition of "suit" under the **Definitions Section** is replaced by the following:

"Suit" means a civil proceeding in which damages arising out of an offense or "wrongful act" to which this insurance applies are alleged. "Suit" includes:

- a. An arbitration proceeding in which such damages are claimed and to which the insured must submit or does submit with our consent; or
- b. Any other alternative dispute resolution proceeding in which such damages are claimed and to which the insured submits with our consent.
- c. With respect to an "employment practices" offense only, an administrative proceeding commenced with the Equal Employment Opportunity Commission, or its state equivalent.

But "suit" does not mean any ethical conduct review, disciplinary action or licensing action.

2. The last paragraph of 1. under **Section I – Coverages, Coverage A – Insuring Agreement – Liability for Monetary Damages** is replaced by the following:

No other obligation or liability to pay sums or perform acts or services is covered unless explicitly provided for below, under **Supplementary Payments**.

CYBER LIABILITY AND PRIVACY CRISIS MANAGEMENT EXPENSE

COVERAGE D AND COVERAGE E ARE FOR EVENTS DISCOVERED DURING THE POLICY PERIOD
PLEASE READ THE ENTIRE FORM CAREFULLY

This endorsement modifies insurance provided under the following:

PUBLIC OFFICIALS AND MANAGEMENT LIABILITY COVERAGE PART
PUBLIC OFFICIALS AND MANAGEMENT LIABILITY COVERAGE PART (CLAIMS MADE)

Schedule

Coverage D Cyber Liability

Cyber Liability Each Event Limit:	\$1,000,000	each "electronic information security event"
Cyber Liability Retroactive Date:	07/23/2002	

Coverage E Privacy Crisis Management Expense

Privacy Crisis Management Expense Each Event Limit:	\$50,000	each "privacy event"
Privacy Crisis Management Expense Retroactive Date:	07/23/2002	
Deductible for Coverage E Privacy Crisis Management Expense:	\$0	each "privacy event"

Coverage F Cyber Extortion Expense

Cyber Extortion Expense Each Event Limit:	\$20,000	each "cyber extortion threat"
Deductible for Coverage F Cyber Extortion Expense:	\$0	each "cyber extortion threat"

Coverage E and Coverage F Aggregate Limit of Insurance

Privacy Crisis Management Expense and Cyber Extortion Expense Aggregate Limit:	\$50,000	aggregate
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A. COVERAGES

The following coverages are added to **Section I. Coverages**. All other terms and conditions remain as is unless otherwise stated in this endorsement:

1. COVERAGE D CYBER LIABILITY - Insuring Agreement

- a. We will pay those sums that the insured becomes legally obligated to pay as monetary damages because of an "electronic information security event" to which this insurance applies. We will have the right and duty to defend the insured against any "suit" seeking those damages. However, we will have no duty to defend the insured against any "suit" seeking damages for an "electronic information security event" to which this insurance does not apply. We may, at our discretion, investigate any "electronic information security event" and settle any "claim" or "suit" that may result. But:

- (1) The amount we pay for damages is limited as described in **Section C. Limits of Insurance**; and
- (2) Our right and duty to defend end when we have used up the applicable limit of insurance in the payment of judgments or settlements.

No other obligation or liability to pay sums or perform acts or services is covered unless explicitly provided for under Coverage **A** Supplementary Payments.

- b. This insurance applies to an "electronic information security event" only if:

- (1) The "electronic information security event" takes place in the "coverage territory" and any responsibility to pay damages is determined in a "suit" on the merits brought in the United States of America (including its territories and possessions), Puerto Rico or Canada or in a settlement we agree to;
- (2) The "electronic information security event" does not result from an act, error or omission that occurred before the Cyber Liability Retroactive Date or after the end of the policy period;
- (3) The "electronic information security event" is first discovered in accordance with Paragraph c. below during the policy period or any Extended Reporting Period we provide according to **Section E. Extended Reporting Period**; and
- (4) Written notice of the "electronic information security event" is received by us within 60 days of its first discovery or before the end of any Extended Reporting Period, whichever is earlier.

- c. First Discovery And Related Events And Acts

(1) First Discovery

An "electronic information security event" will be deemed to have been discovered at the earliest of the following times:

- (a) When such "electronic information security event" is discovered and recorded by any insured or by us, whichever comes first; or
- (b) When you become aware of an act, error or omission that may subsequently result in an "electronic information security event" and you give written notice to us, as described in **Section VI. Conditions**, of such circumstances as soon as practicable but no later than:
 - (i) 60 days after becoming aware; or
 - (ii) The end of any applicable Extended Reporting Period;whichever is earlier.

(2) Related Events

All related "electronic information security events" will be considered one event and will be considered first discovered when the first of such related events is discovered.

Related "electronic information security events" include all "electronic information security events" that are the same, related or continuous, or that arise from a common nucleus of facts, circumstances, events or acts.

(3) Related Acts

All acts, errors or omissions that result in the same or related "electronic information security events" will be considered one act, error or omission and will be considered to have occurred when the first of such related acts, errors or omissions occurred.

2. COVERAGE E PRIVACY CRISIS MANAGEMENT EXPENSE - Insuring Agreement

a. We will pay applicable "privacy crisis management expenses" incurred on behalf of the insured because of a "privacy event" to which this insurance applies. But the amount we will pay is limited as described in **Section C. Limits of Insurance**.

No other obligation or liability to pay sums or perform acts or services is covered.

b. This insurance applies to a "privacy event" only if:

(1) The "privacy event" takes place in the "coverage territory" and any responsibility to pay damages is determined in a "suit" on the merits brought in the United States of America (including its territories and possessions), Puerto Rico or Canada or in a settlement we agree to;

(2) The "privacy event" does not result from an act, error or omission that occurred before the Privacy Crisis Management Expense Retroactive Date or after the end of the policy period;

(3) The "privacy event" is first discovered in accordance with Paragraph c. below during the policy period or any Extended Reporting Period we provide according to **Section E. Extended Reporting Period**; and

(4) Written notice of the "privacy event" is received by us within 60 days of its first discovery or before the end of any Extended Reporting Period, whichever is earlier.

c. First Discovery And Related Events And Acts

(1) First Discovery

A "privacy event" will be deemed to have been discovered at the earliest of the following times:

(a) When such "privacy event" is discovered and recorded by any insured or by us, whichever comes first; or

(b) When you become aware of an act, error or omission that may subsequently result in a "privacy event", and you give written notice to us, as described in **Section VI. Conditions**, of such circumstances as soon as practicable but no later than:

(i) 60 days after becoming aware; or

(ii) The end of any applicable Extended Reporting Period; whichever is earlier.

(2) Related Events

All related "privacy events" will be considered one event and will be considered first discovered when the first of such related events is discovered.

Related "privacy events" include all "privacy events" that are the same, related or continuous, or that arise from a common nucleus of facts, circumstances, events or acts.

(3) Related Acts

All acts, errors or omissions that result in the same or related "privacy events" will be considered one act, error or omission and will be considered to have occurred when the first of such related acts, errors or omissions occurred.

- d. This insurance applies to "privacy crisis management expenses" only if:
 - (1) The "privacy crisis management expenses" are because of a "privacy event" to which this insurance applies;
 - (2) The "privacy crisis management expenses" are incurred within 6 months from the date the "privacy event" was first discovered in accordance with Paragraph **c.** above or within 12 months as respects costs included in **Section F. Definitions**, Paragraph **3.j.(1)(e)** Services for Individuals Affected by Personal Identity Event in the definition of "privacy crisis management expenses"; and
 - (3) Any consultants, vendors or suppliers providing the materials or services included in "privacy crisis management expenses" are approved by us.

3. COVERAGE F CYBER EXTORTION EXPENSE - Insuring Agreement

- a. We will reimburse you for "cyber extortion expenses" that you have paid because of a "cyber extortion threat" to which this insurance applies. But the amount we will pay is limited as described in **Section C. Limits of Insurance**.

No other obligation to pay sums or perform acts or services is covered.

- b. This insurance applies to a "cyber extortion threat" only if the "cyber extortion threat":
 - (1) Takes place in the "coverage territory";
 - (2) Is first made against you during the policy period and;
 - (3) Is reported to us as soon as practicable, but in no event more than 60 days after the date it is first made against you.

- c. Related Cyber Extortion Threat Events

All related "cyber extortion threats" will be considered one "cyber extortion threat" event and will be considered first made when the first "cyber extortion threat" is received.

Related "cyber extortion threat" events include all "cyber extortion threats" that are the same, related or continuous, or that arise from a common nucleus of facts, circumstances, events or acts.

- d. This insurance applies to "cyber extortion expenses" only if:
 - (1) The "cyber extortion expenses" are because of a "cyber extortion threat" to which this insurance applies; and
 - (2) The "cyber extortion expenses" are incurred within 6 months from the date the "cyber extortion threat" was first received by you in accordance with Paragraph **b.** above.

4. Exclusions

- a. **Exclusions Applicable To Public Officials And Management Liability**

The following exclusion is added to **Section II. Exclusions**:

This insurance does not apply under either Coverage **A** or Coverage **B** to:

Electronic Information Security Event

Damages, loss or expense arising directly or indirectly from an "electronic information security event".

- b. **Public Officials And Management Liability Exclusions Applicable to Cyber Liability, Privacy Crisis Management Expense And Cyber Extortion Expense**

All exclusions under **Section II. Exclusions** apply to Coverage **D** Cyber Liability, Coverage **E** Privacy Crisis Management Expense and Coverage **F** Cyber Extortion Expense, except:

- (1) The Electronic Information Security Event exclusion in **4.a.** above does not apply to this Cyber Liability And Privacy Crisis Management Expense endorsement;
- (2) As respects Coverage **E** Privacy Crisis Management Expense, Exclusion 1. Other Applicable Coverage does not apply; and

(3) As respects Coverage E Privacy Crisis Management Expense and Coverage F Cyber Extortion Expense, exclusion 6. Bodily Injury, Property Damage or Personal and Advertising Injury (in form GML101) or exclusion 4. Bodily Injury, Property Damage or Personal and Advertising Injury (in form GML102), as applicable, do not apply to:

- (a) Oral or written publication in any manner of material that slanders or libels a person or organization or disparages a person's or organization's goods, products or services; or
- (b) Oral or written publication in any manner of material that violates a person's right of privacy.

c. Exclusions Applicable To Coverage D Cyber Liability

The following exclusion applies to Coverage D Cyber Liability:

This insurance does not apply to:

1. General Liability

Damages, loss or expense that your General Liability Coverage Form applies to. This includes any damages, loss or expense that your General Liability Coverage Form would apply to except for the exhaustion of its limits, its cancellation prior to the end of its policy period or your failure to fulfill its requirements.

d. Exclusions Applicable to Cyber Liability, Privacy Crisis Management Expense, And Cyber Extortion Expense

The following exclusions apply to Coverage D Cyber Liability, Coverage E Privacy Crisis Management Expense and Coverage F Cyber Extortion Expense:

This insurance does not apply to:

1. Failure to Follow Risk Management Procedures and Inadequacy of Software

Damages, loss, or expense arising directly or indirectly from:

- a. Any shortcoming in security that you knew about prior to the inception of this policy and for which you failed to take corrective action within a reasonable time, not to exceed 60 days;
- b. Your failure to comply with all data security standards issued by credit card issuers or financial institutions with whom you transact business, if you process, store or handle credit card information;
- c. Your reckless disregard for the security of "personally identifiable information" and "confidential corporate information"; or
- d. The inability to use, or the lack of performance of, software:
 - (1) Due to the expiration, cancellation, or withdrawal of such software;
 - (2) That has not yet been released from its development stage; or
 - (3) That has not passed all test runs or proven successful in applicable daily operations.

2. Unauthorized Collection of Personal Information

Damages, loss or expense arising directly or indirectly from:

- a. The illegal, unauthorized or wrongful collection of "personally identifiable information", including collection of "personally identifiable information" using cookies or malware, if committed by or with the knowledge of the insured; or
- b. The failure to provide required notice that such "personally identifiable information" is being collected.

3. Governmental Seizure of Computer System

Damages, loss or expense arising directly or indirectly from the seizure, confiscation, expropriation, nationalization, or destruction of a "computer system" by order of any governmental authority.

4. Known Prior Acts

Any "electronic information security event" or "privacy event" that results from an act, error or omission that takes place prior to the inception date of this coverage part if the insured knew or reasonably should have foreseen that such act, error or omission would give rise to a "claim" or "privacy crisis management expenses".

5. Prior Litigation

Damages, loss or expense based upon, attributed to, arising out of, in consequence of, or in any way related to litigation or administrative or regulatory proceedings otherwise covered by this coverage part if such litigation or administrative or regulatory proceedings were initiated prior to or were pending on the inception date of this coverage part.

B. SUPPLEMENTARY PAYMENTS

For the purposes of the coverage provided by this endorsement:

All references to Supplementary Payments under **Section I. Coverages** are replaced by **Supplementary Payments - Coverages A and D**.

C. LIMITS OF INSURANCE

1. For the purposes of the coverage provided by Coverage **D** Cyber Liability of this endorsement the following revisions are made to **Section IV. Limits Of Insurance**:

a. Paragraph **2.** is replaced by the following:

2. The Aggregate Limit is the most we will pay for the sum of:

- a. Monetary damages under Coverage **A**;
- b. "Defense expense" under Coverage **B**; and
- c. Monetary damages under Coverage **D**.

b. The following paragraph is added:

Subject to **2.** above, the Cyber Liability Each Event Limit shown in the Schedule of this endorsement is the most we will pay under Coverage **D** for the sum of all monetary damages arising out of any one or all related "electronic information security event(s)".

2. For the purposes of the coverage provided by Coverage **E** Privacy Crisis Management Expense and Coverage **F** Cyber Extortion Expense of this endorsement, the following is added to **Section IV. Limits Of Insurance**:

Privacy Crisis Management Expense and Cyber Extortion Expense Limits of Insurance

1. The Privacy Crisis Management Expense and Cyber Extortion Expense Aggregate Limit shown in the Schedule of this endorsement is the most we will pay for the sum of "privacy crisis management expenses" under Coverage **E** and "cyber extortion expenses" under Coverage **F**, regardless of the number of persons, "privacy events", "cyber extortion threats" or entities covered by this policy.

2. Subject to the Privacy Crisis Management Expense and Cyber Extortion Expense Aggregate Limit, the Privacy Crisis Management Expense Each Event Limit is the most we will pay under Coverage **E** for the sum of all "privacy crisis management expenses" arising out of any one or all related "privacy event(s)".

3. Subject to the Privacy Crisis Management Expense and Cyber Extortion Expense Aggregate Limit, the Cyber Extortion Expense Each Event Limit is the most we will pay under Coverage F for the sum of all "cyber extortion expenses" arising out of any one or all related "cyber extortion threat" event(s).
4. The Privacy Crisis Management Expense and Cyber Extortion Expense Aggregate Limit applies separately to each consecutive annual period and to any remaining period of less than 12 months, starting with the beginning of the policy period shown in the Declarations, unless the policy period is extended after issuance for an additional period of less than 12 months. In that case, the additional period will be deemed part of the preceding period for the purposes of determining the Limit of Insurance.

D. CONDITIONS

1. For the purposes of the coverage provided by Coverage D of this endorsement:
 - a. In Condition 2, the following is added:

You must cooperate with us and our designated representatives in the provision of the services described in "privacy crisis management expense".
 - b. The following condition is added:

11. Deductible - Coverage D

No deductible applies to Coverage D.

2. For the purposes of the coverage provided by Coverage E and Coverage F of this endorsement, the following conditions are added:

12. Duties in the Event of a Privacy Event or a Cyber Extortion Threat

 - a. You must notify us as soon as practicable of a "privacy event" or "cyber extortion threat", but in no event later than 60 days after you incur "privacy crisis management expenses" or "cyber extortion expenses" for which coverage will be requested under this endorsement.
 - b. With respect to a "privacy event", you must notify us in writing as soon as practicable but no later than sixty days after the first discovery of the "privacy event" by you. Notice must include:
 - (1) How, when and where the "privacy event" took place;
 - (2) A description of the "privacy event";
 - (3) The number of individuals and type of personal identification involved in a "personal identity event"; and
 - (4) Upon request by us, the names and addresses of individuals affected by a "personal identity event".
 - c. With respect to a "cyber extortion threat", you must notify us in writing as soon as practicable but no later than sixty days after the first "cyber extortion threat" is received by you. Notice must include:
 - (1) How, when and where the "cyber extortion threat" took place;
 - (2) A description of the "cyber extortion threat"; and
 - (3) Names and addresses of the negotiator or investigator retained by you in connection with a "cyber extortion threat".
 - d. You must provide us all information and assistance that we request and cooperate with us and our designated representatives in the:
 - (1) Investigation of any "privacy event" or any acts, errors or omissions that may result in a "privacy event"; and

(2) Provision of the services described in "privacy crisis management expense".

13. Deductible - Coverage E and Coverage F

Our obligation to pay "privacy crisis management expenses" or "cyber extortion expenses" on your behalf applies only to the amount of such expense in excess of any deductible amount shown in the above schedule. This deductible applies to each occurrence of a "privacy event" or a "cyber extortion threat" event.

14. Your Right to Claim Information

Upon request, we will provide the first Named Insured shown in the Declarations the following information relating to this and any preceding coverage part we have issued to you during the previous three years:

- a. A list or other record of each "electronic information security event" or "privacy event", not previously reported to any other insurer, of which we were notified in accordance with Paragraph 2.a. or Paragraph 12. of this section. We will include the date and a brief description of such "electronic information security event" or "privacy event" if that information was in the notice we received.
- b. A summary, by policy year, of payments made and amounts reserved.

Amounts reserved are based on our judgment. They are subject to change and should not be regarded as ultimate settlement values. You must not disclose this information to any claimant or any claimant's representative without our consent.

We compile claim and related information for our own business purposes and exercise reasonable care in doing so. In providing this information to the first Named Insured, we make no representations or warranties to insureds, insurers, or others to whom this information is furnished by or on behalf of any insured. Cancellation or non-renewal will be effective even if we inadvertently provide inaccurate information.

3. For the purposes of the coverage provided by Coverage D, Coverage E and Coverage F of this endorsement the following is added to Condition 5. Other Insurance:

However, if the insured has another policy, coverage part or endorsement issued by us or one of our affiliated companies that applies to a loss or expense we cover under this Cyber Liability And Privacy Crisis Management Expense endorsement, the most we will pay in total is the single largest applicable limit. This does not apply to a policy bought specifically to apply in excess of this policy.

E. EXTENDED REPORTING PERIODS – Applicable to Coverage D – Cyber Liability and Coverage E – Privacy Crisis Management Expense

1. We will provide one or more Extended Reporting Periods, as described in items 3. and 4. below, if:
 - a. The policy or coverage part to which this endorsement is attached is cancelled or not renewed;
 - b. This endorsement is removed; or
 - c. We renew or replace this endorsement with insurance that does not apply to an "electronic information security event" and/or a "privacy event" on a first discovered and reported basis.
2. Extended Reporting Periods do not extend the policy period or change the scope of coverage provided. They apply only to:
 - a. "Claims" arising out of an "electronic information security event"; or
 - b. "Privacy crisis management expenses" incurred as a result of a "privacy event";

that is caused by an act, error or omission that occurred on or after the Cyber Liability Retroactive Date or Privacy Crisis Management Expense Retroactive Date, as applicable, and before the end of the policy period.

Once in effect, Extended Reporting Periods may not be cancelled.

3. A Basic Extended Reporting Period is automatically provided without additional charge. This period starts with the end of the policy period and lasts for sixty days.

The Basic Extended Reporting Period does not apply to "electronic information security events" and/or "privacy events" that are covered under any subsequent insurance you purchase, or that would be covered but for exhaustion of the amount of insurance applicable to such "electronic information security events" and/or "privacy events".

A Basic Extended Reporting Period does not reinstate or increase the Limit of Insurance.

4. A Supplemental Extended Reporting Period of five years is available, but only by an endorsement and for an extra charge. This supplemental period starts when the Basic Extended Reporting Period ends.

You must give us a written request for the endorsement within 60 days after the end of the policy period. The Supplemental Extended Reporting Period will not go into effect unless you pay the additional premium promptly when due.

We will determine the additional premium in accordance with our rules and rates. In doing so, we will take into account the following:

- a. The exposures insured;
- b. Previous types and amounts of insurance;
- c. Limit of Insurance available under this coverage; and
- d. Other related factors.

The additional premium will not exceed 200% of the annual premium for this coverage.

This endorsement shall set forth the terms, not inconsistent with this section, applicable to the Supplemental Extended Reporting Period, including a provision to the effect that the insurance afforded for "electronic information security events" and/or "privacy events" first discovered during such period is excess over any other valid and collectible insurance available under policies in force after the Supplemental Extended Reporting Period starts.

5. If this Supplemental Extended Reporting Period is in effect, we will provide the separate Aggregate Limit of Insurance described below, but only for "electronic information security events" first discovered during the Supplemental Extended Reporting Period.

The separate Aggregate Limit of Insurance will be equal to the dollar amount shown in the Declarations in effect at the end of the policy period for the Aggregate Limit. The applicable Cyber Liability Each Event Limit will continue to apply.

If there is a Supplemental Extended Reporting Period in force for any other coverage under this policy that was subject to the original Aggregate Limit, this separate Aggregate Limit is shared with that other coverage. Any payments made under a Supplemental Extended Reporting Period for those other coverages will reduce this separate Aggregate Limit.

6. If this Supplemental Extended Reporting Period is in effect, we will provide the separate Privacy Crisis Management Expense Aggregate Limit of Insurance described below, but only for "privacy events" first discovered during the Supplemental Extended Reporting Period.

The separate Privacy Crisis Management Expense Aggregate Limit will be equal to the dollar amount shown in the Schedule in effect at the end of the policy period for the Privacy Crisis Management Expense Aggregate Limit. The applicable Privacy Crisis Management Expense Each Event Limit will continue to apply.

F. DEFINITIONS

For the purposes of the coverage provided by this endorsement, the following changes are made to **Section VIII. Definitions**:

1. The following definition is amended:

Definition **25**. "wrongful act" is amended to include the following:

"Wrongful act" also means an "electronic information security event".

2. The following definitions are replaced:

- a. Definition **4**. "coverage territory" is replaced by the following:

4. "Coverage territory" means worldwide, but the "electronic information security event", "privacy event" or "cyber extortion threat" must take place in the United States of America (including its territories and possessions), Puerto Rico or Canada.

- b. Definition **18**. "property damage" is replaced by the following:

18. "Property damage" means:

- a. Physical injury to tangible property, including all resulting loss of use of that property; and
- b. Loss of use of tangible property that is not physically injured but results from **a**. above.

For the purposes of this insurance, "electronic data" is not tangible property.

3. The following definitions are added:

- a. "Computer system" means the following:

- (1) Computers, including Personal Digital Assistants (PDAs) and other transportable or hand held devices, electronic storage devices and related peripheral components;
- (2) Systems and applications software; and
- (3) Communications networks (including the internet, intranets, extranets, virtual private networks, or cloud computing environments) to the extent used by the items in (1) and (2) above;

by which "electronic data" is collected, transmitted, processed, stored or retrieved; and

- (4) "Computer system" includes "electronic data" that is
 - (a) Stored on any of the items described in item (1) above; or
 - (b) Temporarily outside of the "computer system" for use by an insured or any employee of an entity that has such information under a formal agreement with you.

- b. "Confidential corporate information" means any commercial trade secret, data, design, interpretation, forecast, formula, method, practice, process record, report or other item of information of a non-insured third party, and which is:

- (1) In your care, custody or control;
- (2) Not available to the general public; and
- (3) (a) Provided to you under a mutually agreed upon written confidentiality/non-disclosure agreement; or
(b) Marked confidential or otherwise specifically designated in writing as confidential by such third party.

- c. "Corporate privacy event" means:

- (1) Unauthorized disclosure by you of "confidential corporate information" or your failure to protect "confidential corporate information" from misappropriation;

- (2) Failure by you to disclose or warn of an actual or potential disclosure or misappropriation of "confidential corporate information", but only if this policy applies to such disclosure or misappropriation and it resulted directly from (1) above; or
- (3) Violation of any federal or state privacy statute addressing disclosure or misappropriation of "confidential corporate information", but only if:
 - (a) This policy applies to such disclosure or misappropriation and it resulted directly from (1) or (2) above; and
 - (b) The violation is not willful.
- d. "Cyber extortion expenses" means:
 - (1) The reasonable and necessary expenses paid by you in response to a "cyber extortion threat" to the party that made the "cyber extortion threat" for the purposes of eliminating the "cyber extortion threat"; and
 - (2) The expense you incur to complete the mandatory transaction in (1).
- e. "Cyber extortion threat" means a demand for monetary payment from you based on a credible threat, or series of related credible threats to:
 - (1) Launch a denial of service attack against your "computer system" for the purpose of denying you or authorized third party users access to your services provided through the "computer system" via the internet;
 - (2) Gain access to your "computer system" and use that access to steal, release or publish "personally identifiable information", or "confidential corporate information";
 - (3) Alter, damage or destroy "electronic data" that is stored within your "computer system";
 - (4) Launch a computer attack against your "computer system" in order to alter, damage or destroy "electronic data" while such "electronic data" is stored within your "computer system"; or
 - (5) Cause you to transfer, pay or deliver any funds or property using a "computer system" without your authorization.

"Cyber extortion threat" does not mean or include any threat made in connection with a legitimate commercial dispute.
- f. "Electronic data" means information, facts or programs stored as or on, created or used on, or transmitted to or from computer software, including systems and applications software, hard or floppy disks, CD-ROMS, tapes, drives, cells, data processing devices or any other media which are used with electronically controlled equipment.
- g. "Electronic information security event" means:
 - (1) Transmission of malware from your "computer system" to a third party;
 - (2) The inability of an authorized user to access your web site or your "computer system" because of a denial of service attack;
 - (3) A "personal identity event", but this is limited to information that is obtained or released directly from:
 - (a) Your "computer system" or
 - (b) The "computer system" of an entity that has such information under a formal agreement with you; or
 - (4) A "corporate privacy event", but this is limited to information that is obtained or released directly from your "computer system".

As used in this definition, a denial of service attack means an intentional attack directly on your "computer system" that prevents or slows down access to your web site or your computer network.
- h. "Personally identifiable information" means any of the following in your care, custody or control:

- (1) Information from which an individual may be uniquely and reliably identified or contacted, including an individual's name, telephone number, social security number, drivers license number, state identification number, account relationships, account numbers, account balances, account histories, access codes, and passwords;
 - (2) Information concerning an individual that would be considered nonpublic personal information within the meaning of Title V of the Gramm-Leach Bliley Act of 1999 as implemented and amended; and
 - (3) Information concerning an individual that would be considered protected health information within the Health Insurance Portability and Accountability Act of 1996 as implemented and amended.
- i. "Personal identity event" means:
 - (1) Unauthorized disclosure by you of "personally identifiable information" or your failure to protect "personally identifiable information" from misappropriation.
 - (2) Failure by you to disclose or warn of an actual or potential disclosure or misappropriation of "personally identifiable information", but only if this policy applies to such disclosure or misappropriation and it resulted directly from (1) above; or
 - (3) Violation of any federal or state privacy statute addressing disclosure or misappropriation of "personally identifiable information", but only if:
 - (a) This policy applies to such disclosure or misappropriation and it resulted directly from (1) or (2) above; and
 - (b) The violation is not willful.
 - j. "Privacy crisis management expense" means:
 - (1) Reasonable and necessary fees and expenses for:
 - (a) **Computer Forensic Analysis**
An approved outside vendor to conduct a computer forensic analysis with reasonable allocation of time and resources to investigate your "computer system" to determine the cause and extent of the "privacy event";
 - (b) **Crisis Management Review and Advice**
The approved crisis management or legal firm to review the "privacy event" and advise you on the appropriate response;
 - (c) **Travel Expenses**
Travel by directors, "executive officers", partners, or "employees" of the insured, that is done to mitigate the damage from the "privacy event";
 - (d) **Notification to Affected Parties**
Printing, advertising, mailing of materials or other costs to provide notice to affected parties of the "privacy event" for the purposes of maintaining goodwill or compliance with any notification requirements imposed by law; and
 - (e) **Services for Individuals Affected by Personal Identity Event**
The following services provided to any individual whose personal identification is the subject of a "personal identity event", but only if the primary purpose of such services is mitigating the effect of the "personal identity event":
 - (i) **Call Center Services**
Reasonable fees and expenses to establish, maintain and provide call center services;
 - (ii) **Credit Monitoring Services**
Credit file monitoring services; or
 - (iii) **Other Services**

Reasonable fees and expenses for any other service specifically approved by us in writing.

- (2) However, "privacy crisis management expenses" shall not include:
 - (a) Compensation, fees, benefits or overhead of any insured or "employee" of any insured;
 - (b) Costs or expenses that would have been incurred in the absence of the "privacy event";
 - (c) Costs or expenses associated with upgrading, maintaining, improving, repairing or remediating any "computer system" as a result of a "privacy event"; or
 - (d) Costs or expenses associated with upgrading, maintaining, improving, repairing or remediating any procedures, services or property as a result of a "privacy event".
- k. "Privacy event" means any one of the following events:
 - (1) A "corporate privacy event"; or
 - (2) A "personal identity event".

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

KENTUCKY CHANGES - YOUR RIGHT TO CLAIM INFORMATION

This endorsement modifies insurance provided under the following:

PUBLIC OFFICIALS AND MANAGEMENT LIABILITY COVERAGE PART (CLAIMS MADE)
PUBLIC OFFICIALS AND MANAGEMENT LIABILITY COVERAGE PART

- A. Paragraph 10. **Your Right To Claim Information** of Section VI – Conditions of GML101, Public Officials And Management Liability Coverage Form (Claims Made), is replaced by the following:

10. Your Right To Claim Information

- a. If we receive a written request from an insured or our agent we will provide that insured or agent the following information relating to this and any preceding coverage part we have issued to you during the previous five years:

- (1) A list or other record of each “wrongful act” or other offense not previously reported to any other insurer, of which we were notified in accordance with Paragraph 2.a. or Paragraph 3.a. of this section. We will include the date and a brief description of such “wrongful act” or offense if that information was in the notice we received.
- (2) A summary by policy year, of payments made and amounts reserved.

Amounts reserved are based on our judgment. They are subject to change and should not be regarded as ultimate settlement values. You must not disclose this information to any claimant or any claimant’s representative without our consent.

We will provide this information to the insured or our agent within 20 days of receipt of the written request.

We compile claim and related information for our own business purposes and exercise reasonable care in doing so. In providing this information to the insured or our agent, we make no representations or warranties to insureds, insurers, or others to whom this information is furnished by or on behalf of any insured. Cancellation or non-renewal will be effective even if we inadvertently provide inaccurate information.

- b. If Paragraph a. does not apply and we cancel or elect not to renew this coverage part, we will provide the first Named Insured shown in the Declarations the following information relating to this and any preceding coverage part we have issued to you during the previous three years:

- (1) A list or other record of each “wrongful act” not previously reported to any other insurer, of which we were notified in accordance with Paragraph 2.a. or Paragraph 3.a. of this section. We will include the date and brief description of the “wrongful act” if that information was in the notice we received.
- (2) A summary by policy year, of payments made and amounts reserved.

Amounts reserved are based on our judgment. They are subject to change and should not be regarded as ultimate settlement values. You must not disclose this information to any claimant or any claimant’s representative without our consent.

We will provide such information no later than 30 days before the date of policy termination.

We compile claim and related information for our own business purposes and exercise reasonable care in doing so. In providing this information to the first Named Insured, we make no representations or warranties to insureds, insurers, or others to whom this

information is furnished by or on behalf of any insured. Cancellation or non-renewal will be effective even if we inadvertently provide inaccurate information.

- B. When endorsement GML404, Cyber Liability And Privacy Crisis Management Expense, is attached to GML101, Public Officials And Management Liability Coverage Form (Claims Made) or GML102, Public Officials And Management Liability Coverage Form, Condition **14. Your Right To Claim Information** in GML404 is replaced by the following:

14. Your Right To Claim Information

- a. If we receive a written request from an insured or our agent we will provide that insured or agent the following information relating to this and any preceding Cyber Liability endorsement we have issued to you during the previous five years:

(1) A list or other record of each "electronic information security event" or "privacy event", not previously reported to any other insurer, of which we were notified in accordance with Paragraph 2.a. or Paragraph 12. of this section. We will include the date and a brief description of such "electronic information security event" or "privacy event" if that information was in the notice we received.

(2) A summary by policy year, of payments made and amounts reserved.

Amounts reserved are based on our judgment. They are subject to change and should not be regarded as ultimate settlement values. You must not disclose this information to any claimant or any claimant's representative without our consent.

We will provide this information to the insured or our agent within 20 days of receipt of the written request.

We compile claim and related information for our own business purposes and exercise reasonable care in doing so. In providing this information to the insured or our agent, we make no representations or warranties to insureds, insurers, or others to whom this information is furnished by or on behalf of any insured. Cancellation or non-renewal will be effective even if we inadvertently provide inaccurate information.

- b. If Paragraph a. does not apply and we cancel or elect not to renew this coverage part, we will provide the first Named Insured shown in the Declarations the following information relating to this and any preceding Cyber Liability endorsement we have issued to you during the previous three years:

(1) A list or other record of each "electronic information security event" or "privacy event" not previously reported to any other insurer, of which we were notified in accordance with Paragraph 2.a. or Paragraph 12. of this section. We will include the date and brief description of the "electronic information security event" or "privacy event" if that information was in the notice we received.

(2) A summary by policy year, of payments made and amounts reserved.

Amounts reserved are based on our judgment. They are subject to change and should not be regarded as ultimate settlement values. You must not disclose this information to any claimant or any claimant's representative without our consent.

We will provide such information no later than 30 days before the date of policy termination.

We compile claim and related information for our own business purposes and exercise reasonable care in doing so. In providing this information to the first Named Insured, we make no representations or warranties to insureds, insurers, or others to whom this information is furnished by or on behalf of any insured. Cancellation or non-renewal will be effective even if we inadvertently provide inaccurate information.

Named Insured:
MARTIN COUNTY WATER DISTRICT

Policy Number: GPPA-PF-6051720-09/000
Policy Period: From 07-23-2019
To 07-23-2020

COMMERCIAL EXCESS LIABILITY COVERAGE PART DECLARATIONS

THIS COVERAGE PART CONTAINS CLAIMS MADE COVERAGE.
PLEASE READ IT CAREFULLY.

Limits of Insurance

Each Occurrence Limit	\$ 2,000,000
Products - Completed Operations Aggregate Limit (where applicable)	\$ 2,000,000
Aggregate Limit	\$ 2,000,000

Retroactive Date
(applicable to Claims Made coverages)

See Schedule of Controlling
Underlying Insurance

Estimated Coverage Part Premium:	\$	4,261.00
Taxes, Fees and Surcharges:	\$	76.70
Total Premium:	\$	4,337.70

Commercial Excess Liability Forms

See Schedule of Forms and Endorsements.

This coverage part consists of these declarations, the schedule of controlling underlying insurance, the schedule of forms and endorsements, and any forms and endorsements we may later attach to reflect changes.

Named Insured:
MARTIN COUNTY WATER DISTRICT

Policy Number: GPPA-PF-6051720-09/000
Policy Period: From 07-23-2019
To 07-23-2020

SCHEDULE OF CONTROLLING UNDERLYING INSURANCE

Controlling Underlying Insurer

Type of Coverage

Limits of Insurance

Automobile Liability

Name:
AMERICAN ALTERNATIVE INSURANCE CORPORATION

Bodily Injury Liability – Each Person
Bodily Injury Liability – Each Accident

Policy Number:
GPPAPF6051720-09

Property Damage Liability – Each Accident

Policy Period:
07/23/2019 to 07/23/2020

or
\$1,000,000 Combined Single Limit

General Liability

Name:
AMERICAN ALTERNATIVE INSURANCE CORPORATION

\$1,000,000 Each Occurrence
\$1,000,000 Personal & Advertising Injury

Policy Number:
GPPAPF6051720-09

\$3,000,000 General Aggregate
\$3,000,000 Products–Completed Operations Aggregate

Policy Period:
07/23/2019 to 07/23/2020

Occurrence
 Claims Made

Public Officials and Management Liability

Name:
AMERICAN ALTERNATIVE INSURANCE CORPORATION

\$1,000,000 Each Wrongful Act or Offense

Policy Number:
GPPAPF6051720-09

\$3,000,000 Aggregate

Policy Period:
07/23/2019 to 07/23/2020

07/23/2002 Retroactive Date

Occurrence
 Claims Made

COMMERCIAL EXCESS LIABILITY COVERAGE FORM

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

Throughout this policy the words "you" and "your" refer to the Named Insured shown in the Declarations, and any other person or organization qualifying as a Named Insured under this policy. The words "we", "us" and "our" refer to the company providing this insurance. The word "insured" means any person or organization qualifying as such under the "controlling underlying insurance".

Other words and phrases that appear in quotation marks in this Coverage Part have special meaning. Refer to Section IV – Definitions. Other words and phrases that are not defined under this Coverage Part but defined in the "controlling underlying insurance" will have the meaning described in the policy of "controlling underlying insurance".

The insurance provided under this Coverage Part will follow the same provisions, exclusions and limitations that are contained in the applicable "controlling underlying insurance", unless otherwise directed by this insurance. To the extent such provisions differ or conflict, the provisions of this Coverage Part will apply. However, the coverage provided under this Coverage Part will not be broader than that provided by the applicable "controlling underlying insurance".

There may be more than one "controlling underlying insurance" listed in the Declarations and provisions in those policies conflict, and which are not superseded by the provisions of this Coverage Part. In such a case, the provisions, exclusions and limitations of the "controlling underlying insurance" applicable to the particular "event" for which a claim is made or suit is brought will apply.

SECTION I – COVERAGES

1. Insuring Agreement

- a. We will pay on behalf of the insured the "ultimate net loss" in excess of the "retained limit" because of "injury or damage" to which insurance provided under this Coverage Part applies.

We will have the right and duty to defend the insured against any suit seeking damages for such "injury or damage" when the applicable limits of "controlling underlying insurance" have been exhausted in accordance with the provisions of such "controlling underlying insurance".

When we have no duty to defend, we will have the right to defend, or to participate in the defense of, the insured against any other suit seeking damages for "injury or damage".

However, we will have no duty to defend the insured against any suit seeking damages for which insurance under this policy does not apply.

At our discretion, we may investigate any "event" that may involve this insurance and settle any resultant claim or suit, for which we have the duty to defend.

But:

- (1) The amount we will pay for "ultimate net loss" is limited as described in Section II – Limits Of Insurance; and
 - (2) Our right and duty to defend ends when we have used up the applicable limit of insurance in the payment of judgments or settlements under this Coverage Part. However, if the policy of "controlling underlying insurance" specifies that limits are reduced by defense expenses, our right and duty to defend ends when we have used up the applicable limit of insurance in the payment of defense expenses, judgments or settlements under this Coverage Part.
- b. This insurance applies to "injury or damage" that is subject to an applicable "retained limit". If any other limit, such as, a sublimit, is specified in the "controlling underlying insurance", this insurance does not apply to "injury or damage" arising out of that exposure unless that limit is specified in the Declarations under the Schedule of "controlling underlying insurance".
 - c. If the "controlling underlying insurance" requires, for a particular claim, that the "injury or damage" occur during its policy period in order for that coverage to apply, then this insurance will only apply to that "injury or damage" if it occurs during the policy period of this Coverage Part. If the "controlling underlying insurance" requires that the "event" causing the particular "injury or damage" takes place during its policy period in order for that coverage to apply, then this insurance will apply to the claim only if the "event" causing that "injury or damage" takes place during the policy period of this Coverage Part.

- d. Any additional insured under any policy of "controlling underlying insurance" will automatically be an additional insured under this insurance. If coverage provided to the additional insured is required by a contract or agreement, the most we will pay on behalf of the additional insured is the amount of insurance required by the contract, less any amounts payable by any "controlling underlying insurance".

Additional insured coverage provided by this insurance will not be broader than coverage provided by the "controlling underlying insurance".

2. Exclusions

The following exclusions, and any other exclusions added by endorsement, apply to this Coverage Part. In addition, the exclusions applicable to any "controlling underlying insurance" apply to this insurance unless superseded by the following exclusions, or superseded by any other exclusions added by endorsement to this Coverage Part.

Insurance provided under this Coverage Part does not apply to:

a. Medical Payments

Medical payments coverage or expenses that are provided without regard to fault, whether or not provided by the applicable "controlling underlying insurance".

b. Auto

Any loss, cost or expense payable under or resulting from any of the following auto coverages:

- (1) First-party physical damage coverage;
- (2) No-fault coverage;
- (3) Personal injury protection or auto medical payments coverage; or
- (4) Uninsured or underinsured motorists coverage.

c. Pollution

- (1) "Injury or damage" which would not have occurred, in whole or in part, but for the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of pollutants at any time.
- (2) Any loss, cost or expense arising out of any:

- (a) Request, demand, order or statutory or regulatory requirement that any insured or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of, pollutants; or

- (b) Claim or suit by or on behalf of a governmental authority for damages because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of, pollutants.

This exclusion does not apply to the extent that valid "controlling underlying insurance" for the pollution liability risks described above exists or would have existed but for the exhaustion of underlying limits for "injury or damage".

d. Workers' Compensation And Similar Laws

Any obligation of the insured under a workers' compensation, disability benefits or unemployment compensation law or any similar law.

SECTION II – LIMITS OF INSURANCE

1. The Limits of Insurance shown in the Declarations, and the rules below fix the most we will pay regardless of the number of:
 - a. Insureds;
 - b. Claims made or suits brought, or number of vehicles involved;
 - c. Persons or organizations making claims or bringing suits; or
 - d. Limits available under any "controlling underlying insurance".
2. The Limits of Insurance of this Coverage Part will apply as follows:
 - a. This insurance only applies in excess of the "retained limit".
 - b. The Aggregate Limit is the most we will pay for the sum of all "ultimate net loss", for all "injury or damage" covered under this Coverage Part.
However, this Aggregate Limit only applies to "injury or damage" that is subject to an aggregate limit of insurance under the "controlling underlying insurance".
 - c. Subject to Paragraph 2.b. above, the Each Occurrence Limit is the most we will pay for the sum of all "ultimate net loss" under this insurance because of all "injury or damage" arising out of any one "event".

d. If the Limits of Insurance of the "controlling underlying insurance" are reduced by defense expenses by the terms of that policy, any payments for defense expenses we make will reduce our applicable Limits of Insurance in the same manner.

3. If any "controlling underlying insurance" has a policy period that is different from the policy period of this Coverage Part then, for the purposes of this insurance, the "retained limit" will only be reduced or exhausted by payments made for "injury or damage" covered under this insurance.

The Aggregate Limit of this Coverage Part applies separately to each consecutive annual period of this Coverage Part and to any remaining period of this Coverage Part of less than 12 months, starting with the beginning of the policy period shown in the Declarations, unless the policy period is extended after issuance for an additional period of less than 12 months. In that case, the additional period will be deemed part of the last preceding period for purposes of determining the Limits of Insurance.

SECTION III – CONDITIONS

The following conditions apply. In addition, the conditions applicable to any "controlling underlying insurance" are also applicable to the coverage provided under this insurance unless superseded by the following conditions.

1. Appeals

If the "controlling underlying insurer" or insured elects not to appeal a judgment in excess of the amount of the "retained limit", we may do so at our own expense. We will also pay for taxable court costs, pre- and postjudgment interest and disbursements associated with such appeal. In no event will this provision increase our liability beyond the applicable Limits of Insurance described in Section II – Limits Of Insurance.

2. Bankruptcy

a. Bankruptcy Of Insured

Bankruptcy or insolvency of the insured or of the insured's estate will not relieve us of our obligations under this Coverage Part.

b. Bankruptcy Of Controlling Underlying Insurer

Bankruptcy or insolvency of the "controlling underlying insurer" will not relieve us of our obligations under this Coverage Part.

However, insurance provided under this Coverage Part will not replace any "controlling underlying insurance" in the event of bankruptcy or insolvency of the "controlling underlying insurer". The insurance provided under this Coverage Part will apply as if the "controlling underlying insurance" were in full effect and recoverable.

3. Duties In The Event Of An Event, Claim Or Suit

a. You must see to it that we are notified as soon as practicable of an "event", regardless of the amount, which may result in a claim under this insurance. To the extent possible, notice should include:

- (1) How, when and where the "event" took place;
- (2) The names and addresses of any injured persons and witnesses; and
- (3) The nature and location of any "injury or damage" arising out of the "event".

b. If a claim is made or suit is brought against any insured, you must:

- (1) Immediately record the specifics of the claim or suit and the date received; and
- (2) Notify us as soon as practicable.

You must see to it that we receive written notice of the claim or suit as soon as practicable.

c. You and any other insured involved must:

- (1) Immediately send us copies of any demands, notices, summonses or legal papers received in connection with the claim or suit;
- (2) Authorize us to obtain records and other information;
- (3) Cooperate with us in the investigation or settlement of the claim or defense against the suit; and
- (4) Assist us, upon our request, in the enforcement of any right against any person or organization which may be liable to the insured because of "injury or damage" to which this insurance may also apply.

d. No insured will, except at that insured's own cost, voluntarily make a payment, assume any obligation, or incur any expense, other than for first aid, without our consent.

4. First Named Insured Duties

The first Named Insured is the person or organization first named in the Declarations and is responsible for the payment of all premiums. The first Named Insured will act on behalf of all other Named Insureds for giving and receiving of notice of cancellation or the receipt of any return premium that may become payable.

At our request, the first Named Insured will furnish us, as soon as practicable, with a complete copy of any "controlling underlying insurance" and any subsequently issued endorsements or policies which may in any way affect the insurance provided under this Coverage Part.

5. Cancellation

- a. The first Named Insured shown in the Declarations may cancel this policy by mailing or delivering to us advance written notice of cancellation.
- b. We may cancel this policy by mailing or delivering to the first Named Insured written notice of cancellation at least:
 - (1) 10 days before the effective date of cancellation if we cancel for nonpayment of premium; or
 - (2) 30 days before the effective date of cancellation if we cancel for any other reason.
- c. We will mail or deliver our notice to the first Named Insured's last mailing address known to us.
- d. Notice of cancellation will state the effective date of cancellation. The policy period will end on that date.
- e. If this policy is cancelled, we will send the first Named Insured any premium refund due. If we cancel, the refund will be pro rata. If the first Named Insured cancels, the refund may be less than pro rata. The cancellation will be effective even if we have not made or offered a refund.
- f. If notice is mailed, proof of mailing will be sufficient proof of notice.

6. Changes

This Coverage Part contains all the agreements between you and us concerning the insurance afforded. The first Named Insured is authorized by all other insureds to make changes in the terms of this Coverage Part with our consent. This Coverage Part's terms can be amended or waived only by endorsement.

7. Maintenance Of/Changes To Controlling Underlying Insurance

Any "controlling underlying insurance" must be maintained in full effect without reduction of coverage or limits except for the reduction of aggregate limits in accordance with the provisions of such "controlling underlying insurance" that results from "injury or damage" to which this insurance applies.

Such exhaustion or reduction is not a failure to maintain "controlling underlying insurance". Failure to maintain "controlling underlying insurance" will not invalidate insurance provided under this Coverage Part, but insurance provided under this Coverage Part will apply as if the "controlling underlying insurance" were in full effect.

The first Named Insured must notify us in writing, as soon as practicable, if any "controlling underlying insurance" is cancelled, not renewed, replaced or otherwise terminated, or if the limits or scope of coverage of any "controlling underlying insurance" is changed.

8. Other Insurance

a. This insurance is excess over, and shall not contribute with any of the other insurance, whether primary, excess, contingent or on any other basis. This condition will not apply to insurance specifically written as excess over this Coverage Part.

When this insurance is excess, if no other insurer defends, we may undertake to do so, but we will be entitled to the insured's rights against all those other insurers.

b. When this insurance is excess over other insurance, we will pay only our share of the "ultimate net loss" that exceeds the sum of:

(1) The total amount that all such other insurance would pay for the loss in the absence of the insurance provided under this Coverage Part; and

(2) The total of all deductible and self-insured amounts under all that other insurance.

9. Premium Audit

a. We will compute all premiums for this Coverage Part in accordance with our rules and rates.

b. If this policy is auditable, the premium shown in this Coverage Part as advance premium is a deposit premium only. At the close of each audit period, we will compute the earned premium for that period and send notice to the first Named Insured. The due date for audit premium is the date shown as the due date on the bill. If the sum of the advance and audit premiums paid for the policy period is greater than the earned premium, we will return the excess to the first Named Insured.

c. The first Named Insured must keep records of the information we need for premium computation, and send us copies at such times as we may request.

10. Loss Payable

Liability under this Coverage Part does not apply to a given claim unless and until:

- a. The insured or insured's "controlling underlying insurer" has become obligated to pay the "retained limit"; and
- b. The obligation of the insured to pay the "ultimate net loss" in excess of the "retained limit" has been determined by a final settlement or judgment or written agreement among the insured, claimant, "controlling underlying insurer" (or a representative of one or more of these) and us.

11. Legal Action Against Us

No person or organization has a right under this Coverage Part:

- a. To join us as a party or otherwise bring us into a suit asking for damages from an insured; or
- b. To sue us on this Coverage Part unless all of its terms have been fully complied with.

A person or organization may sue us to recover on an agreed settlement or on a final judgment against an insured; but we will not be liable for damages that are not payable under the terms of this Coverage Part or that are in excess of the applicable limit of insurance. An agreed settlement means a settlement and release of liability signed by us, the insured, "controlling underlying insurer" and the claimant or the claimant's legal representative.

12. Transfer Of Defense

a. Defense Transferred To Us

When the limits of "controlling underlying insurance" have been exhausted, in accordance with the provisions of "controlling underlying insurance", we may elect to have the defense transferred to us. We will cooperate in the transfer of control to us of any outstanding claims or suits seeking damages to which this insurance applies and which would have been covered by the "controlling underlying insurance" had the applicable limit not been exhausted.

b. Defense Transferred By Us

When our limits of insurance have been exhausted our duty to provide a defense will cease.

We will cooperate in the transfer of control of defense to any insurer specifically written as excess over this Coverage Part of any outstanding claims or suits seeking damages to which this insurance applies and which would have been covered by the "controlling underlying insurance" had the applicable limit not been exhausted.

In the event that there is no insurance written as excess over this Coverage Part, we will cooperate in the transfer of control to the insured and its designated representative.

13. When We Do Not Renew

If we decide not to renew this Coverage Part, we will mail or deliver to the first Named Insured shown in the Declarations written notice of the nonrenewal not less than 30 days before the expiration date.

If notice is mailed, proof of mailing will be sufficient proof of notice.

SECTION IV – DEFINITIONS

The definitions applicable to any "controlling underlying insurance" also apply to this insurance. In addition, the following definitions apply.

1. "Controlling underlying insurance" means any policy of insurance or self-insurance listed in the Declarations under the Schedule of "controlling underlying insurance".
2. "Controlling underlying insurer" means any insurer who provides any policy of insurance listed in the Declarations under the Schedule of "controlling underlying insurance".
3. "Event" means an occurrence, offense, accident, act, or other event, to which the applicable "controlling underlying insurance" applies.
4. "Injury or damage" means any injury or damage, covered in the applicable "controlling underlying insurance" arising from an "event".
5. "Retained limit" means the available limits of "controlling underlying insurance" applicable to the claim.
6. "Ultimate net loss" means the total sum, after reduction for recoveries, or salvages collectible, that the insured becomes legally obligated to pay as damages by reason of:
 - a. Settlements, judgments, binding arbitration; or
 - b. Other binding alternate dispute resolution proceeding entered into with our consent.

"Ultimate net loss" includes defense expenses if the "controlling underlying insurance" specifies that limits are reduced by defense expenses.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

KENTUCKY CHANGES – CANCELLATION AND NONRENEWAL

This endorsement modifies insurance provided under the following:

COMMERCIAL EXCESS LIABILITY COVERAGE PART

A. Paragraph 5. Cancellation of Section III – Conditions is amended as follows:

1. Paragraph **b.** is replaced by the following:

b. Cancellation Of Policies In Effect For 60 Days Or Less

If this policy has been in effect for 60 days or less, we may cancel this policy by mailing or delivering to the first Named Insured written notice of cancellation, stating the reason for cancellation, at least 14 days before the effective date of cancellation.

2. The following paragraph is added:

Cancellation Of Policies In Effect For More Than 60 Days

a. If this policy has been in effect for more than 60 days or is a renewal of a policy we issued, we may cancel this policy only for one or more of the following reasons:

- (1) Nonpayment of premium;
- (2) Discovery of fraud or material misrepresentation made by you or with your knowledge in obtaining the policy, continuing the policy, or in presenting a claim under the policy;
- (3) Discovery of willful or reckless acts or omissions on your part which increase any hazard insured against;
- (4) The occurrence of a change in the risk which substantially increases any hazard insured against after insurance coverage has been issued or renewed;
- (5) A violation of any local fire, health, safety, building, or construction regulation or ordinance with respect to any insured property or the occupancy thereof which substantially increases any hazard insured against;
- (6) We are unable to reinsure the risk covered by the policy; or

(7) A determination by the commissioner that the continuation of the policy would place us in violation of the Kentucky insurance code or regulations of the commissioner.

b. If we cancel this policy based on Paragraph **a.** above, we will mail or deliver a written notice of cancellation to the first Named Insured, stating the reason for cancellation, at least:

1. 14 days before the effective date of the cancellation, if cancellation is for nonpayment of premium; or
2. 75 days before the effective date of the cancellation, if cancellation is for any reason stated in **a.(2)** through **a.(7)** above.

B. Paragraph 13. When We Do Not Renew of Section III – Conditions is replaced by the following:

NONRENEWAL

1. For the purpose of this Condition:

- a.** Any policy period or term of less than six months shall be considered to be a policy period or term of six months; and
- b.** Any policy period or term of more than one year or any policy with no fixed expiration date shall be considered a policy period or term of one year.

2. If we elect not to renew this policy, we will mail or deliver written notice of nonrenewal, stating the reason for nonrenewal, to the first Named Insured shown in the Declarations, at the last mailing address known to us, at least 75 days before the expiration date of the policy period.

3. If notice of nonrenewal is not provided pursuant to this Condition, coverage under the same terms and conditions shall be deemed to be renewed for the ensuing policy period upon payment of the appropriate premium until you have accepted replacement coverage with another insurer, or until you have agreed to the nonrenewal.

4. If we mail or deliver a renewal notice to the first Named Insured at least 30 days before the end of the policy period, stating the renewal premium and its due date, the policy will terminate without further notice unless the renewal premium is received by us or our authorized agent by the due date.
5. If this policy terminates because the renewal premium has not been received by the due date, we will, within 15 days, mail or deliver to the first Named Insured at his last known address a notice that the policy was not renewed and the date it was terminated.
6. If notice is mailed, proof of mailing is sufficient proof of notice.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

NUCLEAR ENERGY LIABILITY EXCLUSION ENDORSEMENT (BROAD FORM)

This endorsement modifies insurance provided under the following:

COMMERCIAL EXCESS LIABILITY COVERAGE PART

The following exclusion is added to Paragraph 2.,

Exclusions:

2. Exclusions

NUCLEAR ENERGY LIABILITY

a. Under any Liability Coverage, to "injury or damage":

- (1) With respect to which an insured under the policy is also an insured under a nuclear energy liability policy issued by Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriters, Nuclear Insurance Association of Canada or any of their successors, or would be an insured under any such policy but for its termination upon exhaustion of its limit of liability; or
- (2) Resulting from the "hazardous properties" of "nuclear material" and with respect to which (a) any person or organization is required to maintain financial protection pursuant to the Atomic Energy Act of 1954, or any law amendatory thereof, or (b) the insured is, or had this policy not been issued would be, entitled to indemnity from the United States of America, or any agency thereof, under any agreement entered into by the United States of America, or any agency thereof, with any person or organization.

b. Under any Liability Coverage, to "injury or damage" resulting from "hazardous properties" of "nuclear material", if:

- (1) The "nuclear material" (a) is at any "nuclear facility" owned by, or operated by or on behalf of, an insured or (b) has been discharged or dispersed therefrom;

- (2) The "nuclear material" is contained in "spent fuel" or "waste" at any time possessed, handled, used, processed, stored, transported or disposed of, by or on behalf of an insured; or

- (3) The "injury or damage" arises out of the furnishing by an insured of services, materials, parts or equipment in connection with the planning, construction, maintenance, operation or use of any "nuclear facility", but if such facility is located within the United States of America, its territories or possessions or Canada, this Exclusion (3) applies only to property damage to such "nuclear facility" and any property thereat.

c. As used in this endorsement:

"Hazardous properties" includes radioactive, toxic or explosive properties.

"Nuclear material" means "source material", "special nuclear material" or "by-product material".

"Source material", "special nuclear material", and "by-product material" have the meanings given them in the Atomic Energy Act of 1954 or in any law amendatory thereof.

"Spent fuel" means any fuel element or fuel component, solid or liquid, which has been used or exposed to radiation in a "nuclear reactor".

"Waste" means any waste material (a) containing "by-product material" other than the tailings or wastes produced by the extraction or concentration of uranium or thorium from any ore processed primarily for its "source material" content, and (b) resulting from the operation by any person or organization of any "nuclear facility" included under the first two paragraphs of the definition of "nuclear facility".

"Nuclear facility" means:

- (a) Any "nuclear reactor";
- (b) Any equipment or device designed or used for (1) separating the isotopes of uranium or plutonium, (2) processing or utilizing "spent fuel", or (3) handling, processing or packaging "waste";
- (c) Any equipment or device used for the processing, fabricating or alloying of "special nuclear material" if at any time the total amount of such material in the custody of the "insured" at the premises where such equipment or device is located consists of or contains more than 25 grams of plutonium or uranium 233 or any combination thereof, or more than 250 grams of uranium 235;
- (d) Any structure, basin, excavation, premises or place prepared or used for the storage or disposal of "waste";

and includes the site on which any of the foregoing is located, all operations conducted on such site and all premises used for such operations.

"Nuclear reactor" means any apparatus designed or used to sustain nuclear fission in a self-supporting chain reaction or to contain a critical mass of fissionable material.

"Injury or damage" includes all forms of radioactive contamination of property.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM

This endorsement modifies insurance provided under the following:

COMMERCIAL EXCESS LIABILITY COVERAGE PART

- A.** Any endorsement addressing acts of terrorism (however defined) in any "controlling underlying insurance" does not apply to this excess insurance. The following provisions addressing acts of terrorism apply with respect to this excess insurance:

If aggregate insured losses attributable to terrorist acts certified under the federal Terrorism Risk Insurance Act exceed \$100 billion in a calendar year and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

"Certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in accordance with the provisions of the federal Terrorism Risk Insurance Act, to be an act of terrorism pursuant to such Act. The criteria contained in the Terrorism Risk Insurance Act for a "certified act of terrorism" include the following:

1. The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act; and
 2. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.
- B.** The terms and limitations of any terrorism exclusion, or the inapplicability or omission of a terrorism exclusion, do not serve to create coverage for "injury or damage" that is otherwise excluded under this Coverage Part.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

UNDERLYING CLAIMS-MADE COVERAGE

This endorsement modifies insurance provided under the following:

COMMERCIAL EXCESS LIABILITY COVERAGE PART

SCHEDULE

<p>Retroactive Date:</p> <p style="text-align: center;">(Enter Date Or "NONE" If No Retroactive Date Applies.)</p>
<p>Information required to complete this Schedule, if not shown above, will be shown in the Declarations.</p>

If any "controlling underlying insurance" is written on a claims-made basis, the following applies to the insurance provided by this Coverage Part which is excess over that underlying insurance:

A. Paragraph 1.c. under Section I – Coverages is replaced by the following:

If the "controlling underlying insurance" requires, for a particular claim, that the "injury or damage" occur on or after the Retroactive Date shown in the Declarations of that insurance in order for that coverage to apply, then this insurance will only apply to that "injury or damage" which occurs on or after the Retroactive Date shown in the Schedule of this endorsement but before the end of the policy period of this Coverage Part. If the "controlling underlying insurance" requires, for a particular claim, that the "event" causing the particular "injury or damage" takes place on or after the Retroactive Date shown in the Declarations of that insurance in order for that coverage to apply, then this insurance will apply to the claim only if the "event" causing that "injury or damage" takes place on or after the Retroactive Date shown in the Schedule of this endorsement but before the end of the policy period of this Coverage Part.

A claim for damages for such "injury or damage" must be first made against the insured during this policy period or any extended reporting period provided under this Coverage Part. A claim will be considered first made under this Coverage Part:

- (1) When notice of such claim is received and recorded by any insured or by us, whichever comes first, if the "controlling underlying insurance" is written on a claims-made and recorded basis; or

- (2) When notice of such claim, after being received by any insured, is reported to us in writing, if the "controlling underlying insurance" is written on any other claims-made basis.

B. The following is added to Section II – Limits Of Insurance:

The "retained limit" will only be reduced or exhausted by payments of claims, or defense expenses if the limits of "controlling underlying insurance" are reduced by defense expenses for that insurance, that are made during the policy period, or any Extended Reporting Period, of this Coverage Part.

C. The following Section is added:

CLAIMS-MADE EXTENDED REPORTING PERIOD

- 1. Any provisions under the "controlling underlying insurance" relating to an Extended Reporting Period for which a separate premium charge is made do not apply to this insurance, unless an Extended Reporting Period is purchased under this insurance.
- 2. An Extended Reporting Period, consistent with the terms, conditions and duration of any Extended Reporting Period available in accordance with the terms of any "controlling underlying insurance", will be available for this Coverage Part by endorsement, for an additional charge, if:
 - a. This policy is cancelled or not renewed; or
 - b. This policy is renewed or replaced with insurance that:
 - (1) Has a Retroactive Date later than the date shown in the Schedule of this endorsement; or

- (2) Does not apply to "injury or damage" on a claims-made basis.
3. If this policy and the "controlling underlying insurance" are cancelled or not renewed and an Extended Reporting Period has been provided under the "controlling underlying insurance", then an Extended Reporting Period will be available for this Coverage Part. The Extended Reporting Period available under this Coverage Part will be consistent with the terms, conditions and duration of any Extended Reporting Period provided in accordance with the terms of the "controlling underlying insurance".
 4. You must give us a written request for the Extended Reporting Period endorsement under this Coverage Part no later than the time allowed to purchase such endorsement under the "controlling underlying insurance". The Extended Reporting Period will not go into effect unless you pay the additional premium promptly when due.
 5. We will determine the additional premium in accordance with our rules and rates. In doing so, we may take into account the following:
 - a. The exposures insured;
 - b. Previous types and amounts of insurance;
 - c. Limits of Insurance available under this policy for future payment of damages; and
 - d. Other related factors.
 6. If the provisions of the Extended Reporting Period in any "controlling underlying insurance" provide for supplemental aggregate limits of insurance when the Extended Reporting Period is purchased, a supplementary aggregate limit of insurance, equal to the Aggregate Limit shown in the Declarations of this Coverage Part, will apply to claims first made during the Extended Reporting Period if the Extended Reporting Period is purchased for this insurance.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

DAMS, LEVEES, DIKES OR RESERVOIRS EXCLUSION

This endorsement modifies insurance provided under the following:

COMMERCIAL EXCESS LIABILITY COVERAGE PART

The following exclusion is added to Paragraph 2. **Exclusions of Section I - Coverages:**

This insurance does not apply to any liability of any insured covered under this policy for "injury or damage" arising, directly or indirectly, out of the structural failure, collapse, bursting, flooding, cracking, settling, seepage, underseepage, spillage, subsidence, landslide or other earth movement of any dam, levee, dike or reservoir owned, operated, maintained, constructed or controlled by any insured.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SUBLIMITED COVERAGES ENDORSEMENT

This endorsement modifies insurance provided under the following:

COMMERCIAL EXCESS LIABILITY COVERAGE PART

The following is added to Paragraph **1.b.** under **Insuring Agreement** in **Section I – Coverages**:

As described in Paragraph **1.b.**, any limits or sublimits of insurance must be:

- (1) Specifically listed under the Schedule of “controlling underlying insurance”; or
- (2) Subject to the applicable available limits of “controlling underlying insurance” listed under the Schedule of “controlling underlying insurance”;

in order for this insurance to apply.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ERISA EXCLUSION

This endorsement modifies insurance provided under the following:

COMMERCIAL EXCESS LIABILITY COVERAGE PART

The following exclusion is added to Paragraph **2. Exclusions** of **Section I - Coverages**:

This insurance does not apply to any "injury or damage" arising out of or associated with any obligation of the insured under the Employee Retirement Income Security Act of 1974 (ERISA), and any amendments thereto or any similar federal, state or local statute.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PRODUCTS-COMPLETED OPERATIONS AGGREGATE LIMIT OF INSURANCE

This endorsement modifies insurance provided under the following:

COMMERCIAL EXCESS LIABILITY COVERAGE PART

SCHEDULE

Products-completed Operations Aggregate Limit:	\$
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.	

Section II – Limits Of Insurance is replaced by the following:

1. The Limits of Insurance shown in the Declarations, and the Schedule of this endorsement, and the following rules fix the most we will pay regardless of the number of:
 - a. Insureds;
 - b. Claims made or suits brought, or number of vehicles involved;
 - c. Persons or organizations making claims or bringing suits; or
 - d. Limits available under any "controlling underlying insurance".
2. The Limits of Insurance will apply as follows:
 - a. This insurance only applies in excess of the "retained limit".
 - b. The Aggregate Limit is the most we will pay for the sum of all "ultimate net loss", for all "injury or damage" covered under this Coverage Part, except "ultimate net loss" because of "injury or damage":
 - (1) That is not subject to an aggregate limit of insurance under the "controlling underlying insurance"; or
 - (2) Included in the products-completed operations hazard.
 - c. The Products-completed Operations Aggregate Limit shown in the Schedule of this endorsement is the most we will pay for the sum of all "ultimate net loss" under this insurance because of all "injury or damage" included in a products-completed operations hazard.
 - d. Subject to Paragraph b. or c. of this endorsement, whichever applies, the Each Occurrence Limit is the most we will pay for the sum of all "ultimate net loss" under this insurance because of all "injury or damage" arising out of any one "event".
 - e. If the Limits of Insurance of the "controlling underlying insurance" are reduced by defense expenses by the terms of that policy, any payments for defense expenses we make will reduce our applicable Limits of Insurance in the same manner.
3. If any "controlling underlying insurance" has a policy period that is different from the policy period of this Coverage Part then, for the purposes of this insurance, the "retained limit" will only be reduced or exhausted by payments made for "injury or damage" covered under this insurance.

The Aggregate Limits, as described in Paragraphs b. and c. above, apply separately to each consecutive annual period of this Coverage Part and to any remaining period of this Coverage Part of less than 12 months, starting with the beginning of the policy period shown in the Declarations, unless the policy period is extended after issuance for an additional period of less than 12 months. In that case, the additional period will be deemed part of the last preceding period for purposes of determining the Limits of Insurance.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

POLLUTION LIABILITY EXCLUSION – GLATFELTER PUBLIC PRACTICE

This endorsement modifies insurance provided under the following:

COMMERCIAL EXCESS LIABILITY COVERAGE PART

- I. Exclusion **c. Pollution** under Paragraph 2. Exclusions of Section I – Coverages is deleted and replaced by the following:

This insurance does not apply to:

c. Pollution

- (1) Any professional liability or related defense costs and expenses arising out of the actual "discharge" of pollutants.
- (2) Any "injury or damage", loss, cost, expense, liability or legal obligation arising out of or in any way related to pollution, however caused. Pollution includes the actual, alleged, or potential presence in or introduction into the environment of any substance if such substance has, or is alleged to have, the effect of making the environment impure, harmful or dangerous. Environment includes any air, land, structure (or the air within), watercourse or other body of water, including underground water.

However, this exclusion does not apply to:

- (a) Bodily injury if sustained within a building which is or was at any time owned or occupied by, or rented or loaned to, any insured and is caused by smoke, fumes, vapor or soot produced by or originating from equipment that is used to heat, cool or dehumidify the building, or equipment that is used to heat water for personal use, by the building's occupants or their guests.
- (b) Bodily injury or property damage arising out of heat, smoke or fumes from a hostile fire unless that hostile fire occurred or originated at:
 - (i) Any premises, site or location which is or was at any time used by any insured or others for the handling, storage, disposal, processing or treatment of waste; or
 - (ii) Any premises, site or location on which any insured or any contractors or subcontractors working directly or indirectly on any insured's behalf are performing operations to test for, monitor, clean up, remove, contain, treat, detoxify, neutralize or in any way respond to, or assess the effects of, pollutants except to the extent coverage is provided in Paragraph **c.(2)(c)** below.
- (c) Bodily injury or property damage which occurs as a result of your operations provided the bodily injury or property damage is not otherwise excluded in whole or part and arises out of the following:
 - (i) Potable water which you supply to others;
 - (ii) Chemicals you use in your water or wastewater treatment process;
 - (iii) Chemicals you use or store in your classrooms and laboratories;
 - (iv) Chemicals you use, apply or store for your ownership, maintenance, or operation of swimming pools;
 - (v) The use, application or storage of road salt or similar substances designed and used for snow and ice removal from road and similar surfaces;
 - (vi) Natural gas or propane gas you use in your water or wastewater treatment process;

- (vii) Urgent response for the protection of property, human life, health or safety conducted away from premises owned by, rented to or regularly occupied by you;
- (viii) "Training operations" by you;
- (ix) Water runoff from the cleaning of equipment used in an "emergency service activity";
- (x) Storage and/or application of pesticides or herbicides if such storage and/or application meets all standards of any statute, ordinance, regulation or license requirement of any federal, state or local government; or
- (xi) Fuels, lubricants or other operating fluids needed to perform the normal electrical, hydraulic or mechanical functions necessary for the operation of a covered auto or mobile equipment or its parts, but only if:
 - (a) The fuels, lubricants or other operating fluids escape from a vehicle part designed to hold, store or receive them; and
 - (b) The fuels, lubricants or other operating fluids are not:
 - (1) Intentionally "discharged"; or
 - (2) Brought on or to a premises, site or location with the intent to be "discharged" as part of the operations being performed by an insured, contractor or subcontractor.
- (d) Bodily injury or to property damage if such bodily injury or property damage is caused by the escape or back-up of sewage or wastewater from any sewage treatment facility or fixed conduit or piping that you own, operate, lease or control, or for which you have the right of way. The property damage must occur away from land you own or lease, to be covered.
- (e) Bodily injury or to property damage caused by an accident which occurs away from a premises owned by or rented to an insured with respect to pollutants not in or upon a covered auto if:
 - (i) The pollutants or any property in which the pollutants are contained are upset, overturned or damaged as a result of the maintenance or use of a covered auto; and
 - (ii) The "discharge" of the pollutants is caused directly by such upset, overturn or damage.

Paragraphs **c.(2)(c)** and **c.(2)(d)** of this exclusion only apply with respect to "short-term pollution events" and only if you notified us of the "short-term pollution event" as soon as practicable but no more than fourteen (14) days after its ending. The entirety of any "discharge" or series of related "discharges" will be deemed a single "discharge" regardless of the length of time over which the pollutants are released. The entirety of any "discharge" or series of related "discharges" will be deemed to have occurred only at the date the earliest "discharge" commenced.

- (3) Any loss, cost or expense arising out of any:
 - (a) Request, demand, order or statutory or regulatory requirement that any insured or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of, pollutants; or
 - (b) Claim or suit by or on behalf of a governmental authority for damages because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of, pollutants.

However, this paragraph does not apply to liability for damages because of property damage that the insured would have in the absence of such request, demand, order or statutory or regulatory requirement, or such claim or suit by or on behalf of a governmental authority.

II. For the purposes of this exclusion, the following definitions are added to **Section IV – Definitions**:

- (a) "Discharge" includes dispersal, seepage, migration, release or escape.
- (b) "Training operations" means activities used to prepare, train, or instruct members of a fire department, emergency medical services unit, or rescue squad in accepted and recognized emergency procedures, including municipal, state and federal standards.

(c) "Emergency service activity" means:

- (1) All operations conducted by your firefighting, emergency medical services, or rescue squad units; and
- (2) Which are sanctioned by you.

(d) "Short-term pollution event" means a "discharge" of pollutants which:

- (1) Begins during the policy period;
- (2) Begins at an identified time and place;
- (3) Ends, in its entirety, at an identified time within forty-eight (48) hours of the beginning of the "discharge" of the pollutants; and
- (4) Does not originate from an "underground storage tank", except for storage tanks used to hold or process water, wastewater or sewage.

To be a "short-term pollution event", the "discharge" of pollutants need not be continuous. However, if the "discharge" is not continuous, then all "discharges" of the same pollutants from essentially the same source, considered together, must satisfy Provisions (1) through (4) of this definition to be considered a "short-term pollution event".

(e) "Underground storage tank" means any storage tank, including any attached pumps, valves or piping, buried below the surface of the ground or water, or which at any time, had been buried under the surface of the ground or water and then subsequently exposed by any means. For the purposes of this definition, buried means that at least 10% of it is below the surface of the ground or water.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

UNMANNED AIRCRAFT LIABILITY COVERAGE SUBLIMIT

This endorsement modifies insurance provided under the following:

COMMERCIAL EXCESS LIABILITY COVERAGE PART

SCHEDULE

Unmanned Aircraft Liability Each Occurrence Limit Of Insurance:	\$1,000,000
Unmanned Aircraft Liability Aggregate Limit Of Insurance:	\$1,000,000
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.	

A. This insurance applies to "injury or damage" attributable to "unmanned aircraft" only to the extent that valid "controlling underlying insurance" for such "unmanned aircraft" exists or would have existed but for the exhaustion of underlying limits. Coverage provided will follow the provisions and exclusions of the applicable "controlling underlying insurance" unless otherwise directed by this insurance.

B. The following is added to **Section II – Limits Of Insurance**:

(1) The Unmanned Aircraft Liability Aggregate Limit of Insurance shown in the Schedule of this endorsement is the most we will pay for the sum of all "ultimate net loss" for all "injury or damage" attributable to "unmanned aircraft" covered under this Coverage Part.

(2) Subject to Paragraph B.(1) above, the Unmanned Aircraft Liability Each Occurrence Limit of Insurance shown in the Schedule of this endorsement is the most we will pay for the sum of all "ultimate net loss" under this insurance because of all "injury or damage" arising out of any one "event" attributable to "unmanned aircraft" covered under this Coverage Part.

The above described limits of insurance in paragraphs B.(1) and B.(2) are subject to, and not in addition to, the Aggregate Limit or Products-Completed Operations Aggregate Limit shown in the Declarations page of this policy. Any payments under the Unmanned Aircraft Liability Aggregate Limit of Insurance and Unmanned Aircraft Liability Each Occurrence Limit of Insurance will erode the Aggregate Limit or Products-Completed Operations Aggregate Limit.

C. The following definition is added to **Section IV – Definitions**:

"Unmanned aircraft" means an aircraft weighing 15 pounds or less that is not:

1. Designed;
2. Manufactured; or
3. Modified after manufacture;

to be controlled directly by a person from within or on the aircraft.

"Unmanned aircraft" includes equipment used with such "unmanned aircraft", provided such equipment is attached to or essential for its operation.



COMMONWEALTH OF KENTUCKY

Department of Insurance
P. O. Box 517
Frankfort, Kentucky 40602-0517

Kentucky No-Fault Rejection Form

Acceptance of No-Fault Insurance denies each individual the right to sue a negligent motorist unless certain requirements are met. You and any member of your household can retain the right to sue by completing this form and mailing it to the Kentucky Department of Insurance. **DO NOT COMPLETE THIS FORM** if all members of the household want to accept benefit of the No-Fault Law in return for giving up some rights to sue.

Any member of the household who does not accept the No-Fault restrictions on their right to sue a negligent motorist, must complete this form and will be deemed to have read and understood the Advisory, page NF 1a. Each member of the household has a choice. The choice is designated by the following numbers which must be placed in the blank next to each name.

OPTIONS — Indicate option selection number in the blank next to your name.

1. I want to keep my right to sue or be sued so I reject my No-Fault benefits.
2. I accept my No-Fault benefits but other members of the household want to keep their right to sue or to be sued.
3. As to my ownership and operation of motorcycles, I want to keep my right to sue or be sued so I reject my No-Fault benefits.
4. I previously rejected my No-Fault benefits and I want to cancel that rejection.

HOUSEHOLD ADDRESS

City _____ State _____ Zip _____

MEMBERS OF THE HOUSEHOLD

(use page NF 1 c P&C (9-04) if necessary for additional family members)

Name (Type/Print): _____ **Option #** _____
 Last First Middle Maiden
Birthdate: _____ **City, County and State of Birth:** _____
Soc. Sec. No. _____ **Signature:** _____ **Date:** _____
 If the person named in this section is a minor or under a legal disability,
 the full name of the parent or guardian is required: _____

Name (Type/Print): _____ **Option #** _____
 Last First Middle Maiden
Birthdate: _____ **City, County and State of Birth:** _____
Soc. Sec. No. _____ **Signature:** _____ **Date:** _____
 If the person named in this section is a minor or under a legal disability,
 the full name of the parent or guardian is required: _____

Name (Type/Print): _____ **Option #** _____
 Last First Middle Maiden
Birthdate: _____ **City, County and State of Birth:** _____
Soc. Sec. No. _____ **Signature:** _____ **Date:** _____
 If the person named in this section is a minor or under a legal disability,
 the full name of the parent or guardian is required: _____

Name (Type/Print): _____ **Option #** _____
 Last First Middle Maiden
Birthdate: _____ **City, County and State of Birth:** _____
Soc. Sec. No. _____ **Signature:** _____ **Date:** _____
 If the person named in this section is a minor or under a legal disability,
 the full name of the parent or guardian is required: _____

Check here if continued on additional page _____ Indicate total number of pages _____

NOTE: MAILING INSTRUCTIONS

1. Original and one copy to be mailed to Kentucky Department of Insurance
2. One copy to be mailed to your insurance company.
3. One copy to be mailed to your insurance agent.
4. One copy to be kept for your records.



COMMONWEALTH OF KENTUCKY

Department of Insurance

P. O. Box 517

Frankfort, Kentucky 40602-0517

Kentucky No-Fault Rejection Form

The Federal Administrative Procedure Act, 5 section 552a(2)(B)(b) requires any state agency which requests an individual to disclose his social security account number to inform the individual if such disclosure is mandatory and the statutory authority for soliciting the number. KRS 304.39-060 requires the Department of Insurance to establish record keeping procedures of those who elect to reject no-fault. Rejections are effective until revoked, possibly for a lifetime. It is therefore necessary to have an identifier which is unique and permanent to each individual rejector. A social security account number is such an identifier. In today's society, names are the same or similar, and names change. Birthdate and place of birth data is being collected as an alternative identifier, however, it will not have the same reliability. Verification of no-fault rejector status provided by the department to persons making inquiry will not release social security account information.

ADVISORY

CAUTION! BEFORE SIGNING THE ATTACHED KENTUCKY NO-FAULT REJECTION FORM,
READ THE FOLLOWING AS WELL AS THE REJECTION FORM CAREFULLY:

1. Kentucky law requires anyone who uses, owns, or maintains a motor vehicle in this state to have insurance. The minimum required insurance is:
 - (a) Liability Coverage of Bodily Injury \$25,000 per person/ \$50,000 per accident, and Property Damage \$10,000 per accident, or \$60,000 combined Liability Coverage.
 - (b) Uninsured Motorist Coverage equal to the minimum Bodily Injury limits, unless you reject this in a separate writing; and
 - (c) Basic No-Fault Coverage (often called Personal Injury Protection (PIP) or Basic Reparations Benefits (BRB)) of \$10,000 per person.
2. Basic No-Fault Coverage provides prompt payment of medical expenses, lost wages up to \$200 per week, replacement services and survivor's benefits due to bodily injury arising out of a motor vehicle accident. These payments are made to covered injured persons who usually include occupants of the covered vehicle and pedestrians struck by the covered vehicle. Additional amounts of No-Fault coverage may be purchased as optional coverage.
3. If you have No-Fault coverage, your right to sue the at-fault party is limited unless your injury involves a broken bone, permanent disfigurement, medical expenses over \$1,000, permanent injury, or death. With these injuries that exceed the No-Fault thresholds, you retain your right to sue for pain and suffering and expenses not included by No-Fault coverage.
4. You may reject No-Fault Coverage and the limitations on your right to sue. If you reject:
 - (a) Your rejection will apply to you in any motor vehicle, whether owned by you or others. There is no exception for a rejection signed as a condition of employment. The only exception is that an owner or operator of a motorcycle may file a rejection that applies only to the motorcycle.
 - (b) Your rejection will be effective upon receipt by the Department of Insurance and it will remain effective until revoked in writing, except for rejections on behalf of minors. Upon reaching the age of majority, the rejection on behalf of the minor is no longer effective.
 - (c) You will not be entitled to receive No-Fault Benefits, unless you "buy-back" the Coverage. You also will still be required to purchase liability insurance. Your premium may be higher due to your rejection of No-Fault, as others will have the same right to sue you for injuries which do not reach the No-Fault thresholds, even if they did not reject.
 - (d) If every member of your household rejects, you must buy Guest No-Fault to provide Basic No-Fault Coverage to your passengers.
5. You will have to prove the other party was at fault before you can recover. Your recovery will be reduced by any degree of fault on your part.



COMMONWEALTH OF KENTUCKY
Department of Insurance
 P.O. Box 517
 Frankfort, Kentucky 40602-0517

Kentucky
No-Fault Rejection Form

CONTINUATION OF MEMBERS OF THE HOUSEHOLD

Name (Type/Print): _____ **Option #** _____
 Last First Middle Maiden

Birthdate: _____ City, County and State of Birth: _____
 Soc. Sec. No. _____ **Signature:** _____ **Date:** _____

If the person named in this section is a minor or under a legal disability,
 the full name of the parent or guardian is required: _____

Name (Type/Print): _____ **Option #** _____
 Last First Middle Maiden

Birthdate: _____ City, County and State of Birth: _____
 Soc. Sec. No. _____ **Signature:** _____ **Date:** _____

If the person named in this section is a minor or under a legal disability,
 the full name of the parent or guardian is required: _____

Name (Type/Print): _____ **Option #** _____
 Last First Middle Maiden

Birthdate: _____ City, County and State of Birth: _____
 Soc. Sec. No. _____ **Signature:** _____ **Date:** _____

If the person named in this section is a minor or under a legal disability,
 the full name of the parent or guardian is required: _____

Name (Type/Print): _____ **Option #** _____
 Last First Middle Maiden

Birthdate: _____ City, County and State of Birth: _____
 Soc. Sec. No. _____ **Signature:** _____ **Date:** _____

If the person named in this section is a minor or under a legal disability,
 the full name of the parent or guardian is required: _____

Name (Type/Print): _____ **Option #** _____
 Last First Middle Maiden

Birthdate: _____ City, County and State of Birth: _____
 Soc. Sec. No. _____ **Signature:** _____ **Date:** _____

If the person named in this section is a minor or under a legal disability,
 the full name of the parent or guardian is required: _____

Name (Type/Print): _____ **Option #** _____
 Last First Middle Maiden

Birthdate: _____ City, County and State of Birth: _____
 Soc. Sec. No. _____ **Signature:** _____ **Date:** _____

If the person named in this section is a minor or under a legal disability,
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 Last First Middle Maiden

Birthdate: _____ City, County and State of Birth: _____
 Soc. Sec. No. _____ **Signature:** _____ **Date:** _____

If the person named in this section is a minor or under a legal disability,
 the full name of the parent or guardian is required: _____

Name (Type/Print): _____ **Option #** _____
 Last First Middle Maiden

Birthdate: _____ City, County and State of Birth: _____
 Soc. Sec. No. _____ **Signature:** _____ **Date:** _____

If the person named in this section is a minor or under a legal disability,
 the full name of the parent or guardian is required: _____

CLAIM REPORTING

Successful claim handling begins with prompt notification. Incidents that will or might give rise to a claim should be immediately reported to your agent. The agent will relay pertinent information to Glatfelter Claims Management, Inc. (GCM). Minimum information needed is:

- Name and telephone number of insured contact person.
- Date, time and location of the accident or incident.
- Description of how the incident occurred.
- Description of the vehicle or property involved.
- Description of the damage and/ or injuries.
- Description of any other automobiles, property, persons and witnesses involved, including addresses and telephone numbers, if available.
- If known, the name and incident report number of the responding police department or other authority.

Do not delay reporting an incident to your agent waiting on information such as a police report, repair estimate, or other claim details. When additional information is obtained, it should be promptly reported to your agent or the claim handler assigned by GCM.

Should a claim arise, some important points to remember are:

- Provide assistance to injured persons.
- Protect property from further damage.
- Do not divulge information to anyone other than the assigned claim handler or GCM's authorized representative.
- If a lawsuit is filed, contact your agent immediately who will transmit copies to GCM.

If an after-hours emergency should arise, please contact our office for assistance.

Glatfelter Claims Management, Inc.
P.O. Box 5126
York, PA 17405
Telephone: (800) 233-1957
Claims Fax: (717) 747-7051
E-Mail: claims@glatfelters.com

License Number: 2D89880 (California only)

Glatfelter Claims Management, Inc., a division of Glatfelter Insurance Group, is a wholly owned, third-party claims administrator charged with the handling of claims for Glatfelter Public Practice, on behalf of American Alternative Insurance Corporation.

Glatfelter
 **Public**
PracticeSM
A Division of Glatfelter Insurance Group

(800) 233-1957

www.GlatfelterPublicPractice.com

Named Insured: MARTIN COUNTY WATER DISTRICT

Policy No. or Type of Policy: GPPA-PF-6051720-09/000 **Effective Date:** 07-23-2019

Insurance Company: AMERICAN ALTERNATIVE INSURANCE CORPORATION

**POLICYHOLDER DISCLOSURE
NOTICE OF TERRORISM
INSURANCE COVERAGE**

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, you now have a right to purchase insurance coverage for losses resulting from acts of terrorism, *as defined in Section 102(1) of the Act*: The term "act of terrorism" means any act or acts that are certified by the Secretary of the Treasury--in consultation with the Secretary of Homeland Security, and the Attorney General of the United States--to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

Coverage for certified acts of terrorism has been included in your policy. No additional premium has been charged under this policy for such terrorism coverage.

YOU SHOULD KNOW THAT WHERE COVERAGE IS PROVIDED BY THIS POLICY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM, SUCH LOSSES MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. HOWEVER, YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVERAGE, SUCH AS AN EXCLUSION FOR NUCLEAR EVENTS. UNDER THE FORMULA, THE UNITED STATES GOVERNMENT GENERALLY REIMBURSES 85% THROUGH 2015; 84% BEGINNING ON JANUARY 1, 2016; 83% BEGINNING ON JANUARY 1, 2017; 82% BEGINNING ON JANUARY 1, 2018; 81% BEGINNING ON JANUARY 1, 2019 AND 80% BEGINNING ON JANUARY 1, 2020 OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURANCE COMPANY PROVIDING THE COVERAGE. THE PREMIUM CHARGED FOR THIS COVERAGE, IF ANY, IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS THAT MAY BE COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK INSURANCE ACT, AS AMENDED, CONTAINS A \$100 BILLION CAP THAT LIMITS U.S. GOVERNMENT REIMBURSEMENT AS WELL AS INSURERS' LIABILITY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM WHEN THE AMOUNT OF SUCH LOSSES IN ANY ONE CALENDAR YEAR EXCEEDS \$100 BILLION, IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED \$100 BILLION, YOUR COVERAGE MAY BE REDUCED.

HOW DOES THE ACT AFFECT YOUR INSURANCE COVERAGE?

You have a policy of insurance issued by us which has no terrorism exclusion attached to it.

- This policy will remain in effect as written for the remainder of the policy period shown in the Declarations of the policy.
- The decision not to include a terrorism exclusion to your policy when it was issued or last renewed was based on a number of reasons, and the continuation or importance of these reasons may or may not have been altered by the passage of the Act.
- In the time between now and the next renewal we will examine and refine our treatment of terrorism under your policy. This means that you may or may not have the same terms offered to you upon renewal and that the premium charged may or may not reflect alteration based upon the terrorism exposure.

WHAT IS THE TERRORISM RISK INSURANCE ACT ?

The following is a partial summary of the Terrorism Risk Insurance Act, as amended, (hereinafter referred to as the Act). Only the provisions of the Act determine the scope of the insurance protection available for the losses covered under the Act. The Act has been extended through December 31, 2020.

The Act provides coverage for property and casualty insurance for "insured losses" as a result of an "act of terrorism." As stated in the Act:

- A. "Insured loss" means any loss resulting from an "act of terrorism" (including an act of war, in the case of worker's compensation) that is covered by primary or excess property and casualty insurance issued by an insurer if such loss:
1. occurs within the United States; or
 2. occurs to an air carrier (as defined in section 40102 of title 49, United States Code), to a United States flag vessel (or a vessel based principally in the United States, on which US income tax is paid and whose insurance coverage is subject to regulation in the United States), regardless of where the loss occurs, or at the premises of any United States mission.
- B. "Act of terrorism" means any act or acts that are certified by the Secretary of Treasury, in consultation with the Secretary of Homeland Security and the Attorney General of the United States:
1. To be an act of terrorism;
 2. To be a violent act or an act that is dangerous to:
 - a. human life;
 - b. property; or
 - c. infrastructure;
 3. to have resulted in damage within the United States, or outside of the United States in the case of:
 - a. an air carrier or vessel described in paragraph (5)(B) of Section 102 of the Act; or
 - b. the premises of a United States mission; and
 4. to have been committed by an individual or individuals, as part of an effort to coerce the civilian populations of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

- C. Section 102 (1)(B) of the Act states "no act shall be certified by the Secretary as an act of terrorism if:
1. the act is committed as part of the course of a war declared by the Congress, except that this clause shall not apply with respect to any coverage for workers' compensation; or
 2. property and casualty insurance losses resulting from the acts, in the aggregate, do not exceed \$5,000,000."
- D. The Act also contains a "program trigger" in Section 103(e)(1)(B), pursuant to which the federal government does not pay compensation for losses resulting from a certified act occurring after December 31, 2007, unless aggregate industry insured losses from such a certified act exceed a certain amount, or "trigger." For insured losses occurring in 2008 and for all additional calendar years, the program trigger is \$100,000,000 through 2015, \$120,000,000 beginning on January 1, 2016, \$140,000,000 beginning on January 1, 2017, \$160,000,000 beginning on January 1, 2018, \$180,000,000 beginning on January 1, 2019, \$200,000,000 beginning on January 1, 2020 of aggregate industry insured losses.
- E. The Act does not apply to: crop or livestock insurance; private mortgage insurance or title insurance; financial guaranty insurance issued by monoline financial guaranty insurance corporations; insurance for medical malpractice; health or life insurance; flood insurance provided under the National Flood Insurance Act of 1968; commercial automobile insurance; burglary and theft insurance; surety insurance; professional liability insurance (except Directors and Officers Liability); or farm owners multiple peril insurance.
- F. Under the Act for calendar years through December 31, 2020, the federal government will reimburse the insurance company for 85% through 2015; 84% beginning on January 1, 2016; 83% beginning on January 1, 2017; 82% beginning on January 1, 2018; 81% beginning on January 1, 2019 and 80% beginning on January 1, 2020 of its insured losses in excess of a deductible, until aggregate "insured losses" in any calendar year exceed \$100 billion. Each insurer's deductible will be 20% of its direct earned premium for property and casualty insurance (as reported on Page 14 of the company's Annual Statement), over the immediately preceding calendar year.

For the purposes of determining such deductibles, direct earned premium means only the premiums earned on the commercial lines property and casualty insurance covered by the Act for U.S. risks or vessels, aircraft and foreign missions outside the U.S. covered by the Act.

Neither the insurance company (having met its statutorily mandated share as described above) nor the federal government will be liable for payment of any portion of "insured losses" under the Act that exceeds \$100 billion in the aggregate during any calendar year.

EXHIBIT 1c2
GENERAL
LIABILITY
INSURANCE
POLICY
MCWD
JUL-OCT 2020



**AN INSURANCE PROPOSAL
PREPARED FOR:**

MARTIN COUNTY WATER DISTRICT

EFFECTIVE DATE: 7/23/2020

PRESENTED BY: PUBLIC ENTITIES OF AMERICA LLC
1725 WINDWARD CONCOURSE #210
ALPHARETTA, GA 30005

DATE: June 11, 2020

MAILING ADDRESS: Glatfelter Public Practice
P.O. Box 2726
York, PA 17405

TELEPHONE: (800) 233-1957

FACSIMILE: (717) 747-7033

ADMINISTERED BY: Glatfelter Underwriting Services, Inc.
a/k/a Glatfelter Insurance Services in CA, MN, NV, TN and UT
and Glatfelter Brokerage Services in NY

This proposal is valid until the proposed effective date.

Glatfelter Public Practice (GPP), a division of Glatfelter Insurance Group, is the nation's premier public entity program manager for the following classes: educational institutions, municipalities and water/sewer entities. GPP also writes private/charter schools and independent school bus contractors. We are recognized as the industry leader in our target markets. Glatfelter Public Practice's mission statement is simple: we strive to provide our customers with innovative and stable products, prompt and considerate claims handling, attentive and personal service, pricing equity, and carrier security. Our commitment to customer service is evidenced by our high retention ratio and portfolio growth. Glatfelter Public Practice's services include program underwriting, policy administration, product and program management, loss control, claims administration, licensing, compliance, and actuarial services. We distribute our products through a national network of independent brokers and believe our partnership is responsible for the distinct competitive advantage we enjoy in our target market.

Glatfelter Public Practice offers a broad portfolio of coverages including:

- Property (including Equipment Breakdown)
- Inland Marine
- Crime
- General Liability
- Law Enforcement Activity Liability
- Public Officials & Management Liability (including Employment Practices Liability)
- Educators Legal Liability (including Employment Practices Liability)
- Cyber Liability & Privacy Crisis Management Expense
- Auto
- Excess Liability

Workers' Compensation is also available in select programs.

Please contact your insurance representative if you are interested in modifying your proposal to include one or more of these available coverages.

Agency License OB17046

Glatfelter Insurance Group provides property, casualty, life, accident and health insurance products and financial services to individuals, businesses and organizations. Glatfelter Insurance Group manages specialty programs which include:

- VFIS
fire departments, not-for-profit ambulance, rescue squads and 911 centers
- Glatfelter Healthcare Practice
senior living, hospice and home healthcare agencies
- Glatfelter Public Practice
educational institutions, municipalities, independent school bus contractors, water/sewer entities
- Glatfelter Religious Practice
churches, synagogues, mosques and other religious institutions

Our unique culture, operating structure, and strong market relationships enable us to offer an impressive portfolio of value added products and services designed to help our clients manage risk. With more than 500 associates, Glatfelter Insurance Group serves the insurance and risk management needs of over 25,000 clients throughout the United States and Canada.

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YOUR INSURANCE PROPOSAL

This proposal is prepared from information supplied to Glatfelter Public Practice on the application submitted by your insurance representative.

The lines of business shown in this proposal are offered as a complete portfolio. Purchase of individual lines of business requires underwriting approval. This proposal may or may not contain all terms requested on the application. Proposed coverages are provided by the Glatfelter Public Practice insurance policy forms and are subject to the terms, exclusions, conditions and limitations of those policy forms. Actual policies should be reviewed for specific details. Your insurance representative can provide specimen policies upon request.

Your exposure to loss changes over time. Keep your insurance representative informed of any changes, so your coverage can be updated. We strongly recommend frequent reviews of your operations and Glatfelter Public Practice coverage with your insurance representative.

The proposed Property and Casualty coverage is underwritten by National Union Fire Insurance Company of Pittsburgh, Pa. (A.M. Best #19445). National Union Fire Insurance Company of Pittsburgh, Pa. is rated A (Excellent) in Financial Size Category XV by A.M. Best Company.

Glatfelter Claims Management provides the claims management services for Glatfelter Insurance Group insureds exclusively.

PROPERTY

This coverage contains the following four sections:

- **Coverage A. Real Property** protects you for direct physical loss or damage to your buildings and structures at a premises shown on the schedule in this proposal caused by or resulting from a covered cause of loss. Pays up to the limit shown on the schedule in this proposal in any one occurrence. Real Property includes foundations of buildings, structures, machinery or boilers.
- **Coverage B. Personal Property** protects you for direct physical loss or damage to your contents at a premises shown on the schedule in this proposal caused by or resulting from a covered cause of loss. Pays up to the limit shown on the schedule in this proposal in any one occurrence.
- **Coverage C. Loss of Income** protects your loss of income if your operations are interrupted because of a covered loss to your buildings or contents. Covers the loss of income you sustain during the period of restoration. Pays up to the limit shown on the schedule in this proposal in any one occurrence.
- **Coverage D. Extra Expense** protects you from extra expense you incur if your operations are interrupted because of a covered loss to your buildings or contents, provided the extra expense is necessary to minimize your down-time and continue operations. Covers the extra expense (over and above normal operating expenses) incurred during the period of restoration. Pays up to the limit shown on the schedule in this proposal in any one occurrence.

Glatfelter Public Practice insures property against *any* cause of direct physical loss or damage unless the cause of loss is specifically excluded. Notable exclusions to coverage include, but are not limited to, war, nuclear activity, earthquake or flood, and asbestos. Please refer to the actual Property Coverage Part for a complete description of coverage, exclusions, and conditions.

Earthquake Coverage or Flood Coverage is optional for eligible locations.

A deductible applies to all property coverage.

Valuation

Glatfelter Public Practice insures property on a **Replacement Cost (RC)** basis unless indicated otherwise. If indicated on the Schedule of Property Limits, property coverage on designated premises may be provided on an **Actual Cash Value (ACV)** or **Functional Replacement Cost (FRC)** basis. Descriptions are:

- **Replacement Cost** pays to replace your property, without deduction for depreciation, but is subject to the limit on the policy.
- **Actual Cash Value** pays the cost to replace your property, subject to depreciation and subject to the limit on the policy.
- **Functional Replacement Cost** pays to replace your property with similar property intended to perform the same function, when replacement with identical property is impossible or unnecessary; it's subject to the limit you select.

PROPERTY

Property Premises Summary

<u>Premises</u>	<u>Address</u>	<u>City</u>	<u>State</u>	<u>Zip</u>
1	ROUTE 908, TURKEY CREEK	INEZ	KY	41224
2	KY RT 3, AIRPORT ROAD	INEZ	KY	41224
3	RT 40, TOP BUCK CREEK	INEZ	KY	41224
4	RT 2031, ELK CREEK MOUNTAIN	INEZ	KY	41224
5	RT 292, 5 MILES EAST	INEZ	KY	41224
6	KY RT 40, SPEARS HOLLOW	INEZ	KY	41224
7	RT 40 MARCUS, WELLS HILL	INEZ	KY	41224
8	RT 40 8 MILES WEST, OF INEZ CALLOWAY	INEZ	KY	41224
9	RT 3 MILLDE FORK ROAD	INEZ	KY	41224
10	RT 908, TOP OF TURKEY MOUNTAIN	INEZ	KY	41224
11	BUFFALO HORN	INEZ	KY	41224
12	RT 40, HOWARD STEPP-WARFIELD	INEZ	KY	41224
13	387 EAST MAIN ST, SUITE 140	INEZ	KY	41224
14	512 HOLLYBUSH RD	INEZ	KY	41224

Policy Deductible: \$1,000

Equipment Breakdown Deductible:

If no deductible is shown above or otherwise described in the Proposal notes, the Policy Deductible applies.

Schedule of Property Coverage - Blanket Limits

The following Blanket Limit Schedule for Coverage A - Real Property and Coverage B - Personal Property applies to all items of Real Property and Personal Property except for the property listed in the Schedule of Property Coverage - Individual Limits.

<u>Premises</u>	<u>Blanket Limit of Insurance</u>	<u>Valuation</u>	<u>Coinsurance</u>	<u>Inflation Guard</u>
ALL	\$8,527,999	Replacement Cost	N/A	4%

Schedule of Property Coverage - Individual Limits

<u>Premises/ Item</u>	<u>Description/ Occupancy</u>	<u>Real Property</u>				<u>Personal Property</u>			
		<u>Limit</u>	<u>Valuation</u>	<u>Coins.</u>	<u>Inflation Guard</u>	<u>Limit</u>	<u>Valuation</u>	<u>Coins.</u>	<u>Inflation Guard</u>
1 / 2	WATER TANK		Included in Blanket			Not Covered			
1 / 4	WATER TANK		Included in Blanket			Not Covered			
1 / 5	WATER TANK		Included in Blanket			Not Covered			
1 / 6	WATER TANK		Included in Blanket			Not Covered			
2 / 1	WATER INTAKE PLANT		Included in Blanket			Not Covered			
3 / 1	WATER INTAKE PLANT		Included in Blanket			Not Covered			
4 / 1	WATER INTAKE PLANT		Included in Blanket			Not Covered			
5 / 1	WATER INTAKE PLANT		Included in Blanket			Not Covered			
13 / 1	OFFICE		Not Covered			Included in Blanket			

Coverages C and D: Schedule of Limits

Loss of Income	Loss sustained up to:	\$250,000	per occurrence
Extra Expense	Loss sustained up to:	\$250,000	per occurrence

Property Coverage Extensions Limits

<u>Extension</u>	<u>Limit of Insurance</u>
Accounts Receivable:	\$50,000
Fine Arts (without certified appraisal):	\$25,000 (subject to \$1,500 per item)
Fine Arts (with certified appraisal):	\$50,000
In Transit or Off Premises:	\$100,000
Valuable Papers & Records:	\$50,000
Outdoor Property:	\$150,000
Trees, Shrubs, Plants and Lawns:	\$25,000
Software:	\$500,000

Earthquake

Limit of Insurance - Each Occurrence:	\$1,000,000
Limit of Insurance - Annual Aggregate:	\$1,000,000
Deductible - Each Occurrence:	\$25,000

Earthquake Schedule of Included Premises

<u>Premises</u>	<u>Address</u>
1	ROUTE 908
2	KY RT 3
3	RT 40
4	RT 2031
5	RT 292
6	KY RT 40
7	RT 40 MARCUS
8	RT 40 8 MILES WEST
9	RT. 3 MILLDE FORK ROAD
10	RT 908
11	BUFFALO HORN
12	RT 40
13	387 EAST MAIN ST
14	512 HOLLYBUSH RD

PROPERTY

Coverage Highlights

The following apply unless noted otherwise in this proposal:

Accounts Receivable

- Pays the costs you incur in restoring your accounts receivable records following a covered loss.
- Also pays amounts you are unable to collect if your accounts receivable records cannot be restored.
- Applies on-premises or away from premises.
- Pays up to the limit shown in the above schedule in any one occurrence; optional limits may be available.
- Coverage deductible applies subject to maximum \$500.

Commandeered Property

- Pays at your request for direct physical loss or damage to commandeered property caused by or resulting from any covered cause of loss.
- Coverage applies only for the time you officially use the commandeered property to manage an emergency situation and the time to return the property.
- Pays the "replacement cost" of the commandeered property and loss of use.

Debris Removal

- Covers up to 25% of the amount paid for direct physical loss to covered property if the expense is incurred as a result of a covered cause of loss.
- Pays up to an additional \$100,000 if the debris removal expense exceeds the 25% provided above.
- Pays up to \$5,000 of the limit available for debris removal of trees that are damaged by a covered cause of loss, provided that the trees have damaged your covered real or personal property or prevent access to your premises.

Deductible Waiver

- If a Property claim occurs in conjunction with a claim under a Glatfelter Public Practice Auto Physical Damage or Inland Marine coverage, only one deductible, the largest, will apply to all losses.

Equipment Breakdown

- Extends property coverage to include the mechanical breakdown of equipment or the explosion of pressure vessels at a covered premises. Covered equipment includes such items as covered real property or personal property that generates, transmits or utilizes energy, including electronic communications and data processing equipment; or during normal usage, operates under vacuum or pressure, other than the weight of its contents. Coverage is extended to include electronic circuitry impairment, green enhancements and cloud computing. Please refer to the actual Property Coverage Part for equipment not covered.
- Covers loss of income or extra expense you may suffer if utilities are interrupted as a result of an accident to covered equipment owned by a landlord or utility company.
- Subject to applicable Property limits and sub-limits as noted here:
 - Loss of Income: Refer to the property schedule in this proposal
 - Extra Expense: Refer to the property schedule in this proposal
 - Expediting Expenses: \$100,000
 - Hazardous Substances: \$250,000
 - Spoilage: \$100,000
 - Data Restoration: \$500,000
 - Green Coverage: \$100,000
 - Off-Premises Equipment Breakdown: \$25,000
 - Public Relations: \$5,000

Fine Arts

- Pays the fair market value to restore fine arts to its pre-loss condition or replace the item with an identical object.
- Pays up to \$25,000 in any one occurrence (subject to \$1,500 per item) without a certified appraisal.
- Pays up to the limit shown in the above schedule in any one occurrence with a certified appraisal.

Fire Department Charge

- Pays the fire department charges assumed by contract prior to a covered loss; or when required by local ordinance.
- Charges are payable only when a fire department is called to save or protect real property or personal property at a premises described in the Declarations.
- No deductible.
- Pays up to \$25,000 in any one occurrence.

Fire Extinguishing Recharge Costs

- Will pay the cost to recharge fire extinguishing equipment at your premises regardless of whether the discharge was accidental or was the result of a covered cause of loss.
- No deductible.

**Limited Fungus,
Wet Rot, Dry Rot
and Bacteria**

- Protects against loss by fungus, wet rot, dry rot or bacteria arising out of occurrences of windstorm, hail, explosion, civil commotion, vehicles, aircraft, smoke, vandalism, sprinkler leakage, sinkhole collapse, volcanic action, falling objects, the weight of ice / snow / sleet, or water damage (and flood if optional flood coverage is purchased).
- Pays up to \$25,000 total for all occurrences. Will not pay more than \$25,000 even if it continues to be present or active, or recurs, in a later policy period.

**Newly Acquired
Property**

- Covers newly acquired buildings, buildings under construction, construction materials and supplies and contents at newly acquired locations.
- Up to 90 days or the end of the policy period.
- Limits are \$1,000,000 for buildings and \$500,000 for contents.

**Ordinance
Coverage**

- Applies to buildings on a replacement cost basis when damaged by a covered loss.
- Coverage applies to any undamaged portion of your building caused by any law or ordinance that:
 - Requires demolition of parts of your building not damaged
 - Regulates the construction or repair of buildings or establishes zoning or land use requirements, and
 - Is in force at the time of loss
- Includes the cost to demolish and clear the site of the undamaged part of the property and the increased cost to repair, rebuild or construct the affected building.
- The total paid for the undamaged portion is included within the building limit and does not increase that limit. The most we will pay for the cost to demolish the undamaged part of the property or the increased cost to repair or rebuild shall not exceed 100% of the amount paid for the initial physical loss or damage or \$1,000,000, whichever is greater.

**Outdoor
Property**

- Covers fixed or permanent: items such as exterior signs, antennas, fences, benches, playground equipment, hydrants, dumpsters, electric utility power transmission and distribution lines, poles and related equipment owned by the insured not at scheduled premises, if you have building coverage with Glatfelter Public Practice.
- Pays up to the limit shown in the above schedule in any one occurrence; optional limits may be available.

- Personal Effects**
 - Will pay the replacement cost for direct physical loss to property on your premises that belongs to you, your officers, managers, elected or appointed officials, employees, or volunteer workers.
 - Pays up to \$25,000 in any one occurrence.

- Pollution Remediation Expenses**
 - Applies on-premises only.
 - You have up to 180 days after the date of loss to notify us.
 - Pays up to \$25,000 in any policy period resulting from a covered cause of loss.
 - Pays up to \$100,000 in any policy period resulting from a specified cause of loss.
 - No coverage for fungus, wet rot, dry rot, virus, bacteria or asbestos.

- Preservation of Property**
 - Pays for any direct physical loss or damage to real or personal property if it is necessary to move the property from a premises for the purpose of preserving it from direct physical loss or damage by a covered cause of loss.
 - Coverage applies while it is being moved or while temporarily stored at another location.
 - Loss or damage must occur within 90 days after the property is first moved.

- Real or Personal Property in Transit or Off Premises**
 - Pays up to the limit shown in the above schedule in any one occurrence; optional limits may be available.
 - Coverage applies to covered real or personal property while in transit or temporarily off premises. Computer hardware is covered while off premises.

- Software**
 - Coverage for the cost of restoring, researching, replacing, or reproducing electronic data or the media on which it is stored and any resulting loss of income and extra expense.
 - Covered causes of loss include computer virus and intentional destruction by employee.
 - Applies on-premises or away from premises.
 - Pays up to the limit shown in the above schedule in any one occurrence; optional limits may be available.

**Trees, Shrubs,
Plants & Lawns**

- Covers against loss by fire, lightning, explosion, civil commotion, aircraft, vehicles and vandalism up to \$25,000 any one occurrence subject to a \$1,000 maximum for any single tree, plant or shrub.

**Valuable Papers
& Records**

- Coverage for the cost of restoring, researching, replacing, or reproducing your documents following a covered loss.
- Applies on-premises or away from premises.
- Pays up to the limit shown in the above schedule in any one occurrence; optional limits may be available.
- Coverage deductible applies subject to maximum \$500.

**Arson, Theft or
Vandalism
Information
Reward**

- We will reimburse you for the payment of rewards that you actually incur which provide information related to arson fire, theft or vandalism, subject to certain conditions.
- Pays up to \$25,000 per loss.
- No deductible applies.

**Lock
Replacement**

- Covers the necessary expense you incur to replace locks, lock cylinders and keys, electronic or otherwise, after a covered theft of your covered property.
- Pays up to \$25,000 per occurrence.
- No deductible.

**Spoilage due to
Off "Premises"
Electrical
Service
Interruption**

- Covers damage and expense that are the result of an interruption of electrical power service to your premises. The interruption must result from direct physical loss or damage by a covered cause of loss to the off premises power supply equipment.
- Coverage applies to:
 - Physical damage to perishable goods due to spoilage;
 - Physical damage to perishable goods due to contamination from the release of refrigerant, including but not limited to ammonia;
 - Any necessary expenses you incur to reduce the amount of loss and does not exceed the amount of loss.
- Pays up to \$50,000 in any one occurrence.

Water Contamination Notification Expense Coverage

- Pays all necessary printing, mailing and other expenses you incur when you are required by law or regulatory authority to notify your customers of actual or possible water contamination.
- Pays up to \$25,000 in any one policy period.
- No deductible.

Claim Expense

- Covers the cost of your employees taking inventories and preparing statements of loss.
- Pays up to \$20,000 in any one occurrence.
- Coverage is not extended for any expenses billed by an independent or public adjuster to prepare claims.

Building Glass - Tenant

- Covers loss or damage to building glass if you are a tenant and have a contractual responsibility to insure the glass.

Damage to Building from Theft

- Covers damage caused by theft or attempted theft to a building that you occupy, but do not own, and for which you have a contractual obligation.
- Pays up to \$100,000 in any one occurrence.

Non-Owned Detached Trailers

- Covers non-owned trailers used in your business in your care, custody or control at the premises, and for which you have a contractual obligation.
- Pays up to \$50,000 in any one occurrence.

Crisis Incident Response Coverage (Municipalities & Special Districts)

- Covers crisis response management expenses and post-crisis counseling services.
- Pays up to \$25,000 in any one crisis incident.
- No deductible applies.
- Coverage only applies to your operations that are not related to educational institutions.

INLAND MARINE

This coverage contains the following three sections:

- **Coverage A. Blanket Tools and Equipment** protects you for direct physical loss or damage caused by or resulting from any covered cause of loss to your tools and equipment.

Tools and equipment means any portable equipment or tool, together with attached devices, accessories and trailers that are used in your operations. This covers tools or equipment, such as hand tools, power tools, mechanics tools, saws, maintenance or diagnostic equipment, generators, air compressors, materials handling equipment, outdoor portable seating, food service trailers not licensed for road use. It also includes mobile equipment such as bulldozers, backhoes, excavators and graders.

Note: If an item is scheduled under Coverage B. Scheduled Equipment, there is no coverage for such item under Coverage A Blanket Tools and Equipment or Coverage C Blanket Emergency Services Equipment.

A deductible applies to Blanket Tools and Equipment coverage.

- **Coverage B. Scheduled Equipment** protects for direct physical loss or damage caused by or resulting from any covered cause of loss to equipment owned by you that is specifically listed.

A deductible applies to each Scheduled Equipment item. The amount of the deductible(s) is indicated in the Coverage B - Scheduled Equipment section below.

- **Coverage C. Blanket Emergency Services Equipment** protects for direct physical loss or damage caused by or resulting from any covered cause of loss to Blanket Emergency Services Equipment owned by you.

Emergency Services equipment means items such as portable law enforcement, firefighting, ambulance, rescue, and communications equipment, including trailers whose primary purpose is to transport covered Emergency Services equipment. It also includes firearms, radar speed timing units, training videos, manuals, and mannequins.

A deductible applies to Blanket Emergency Services Equipment coverage.

INLAND MARINE

	<u>Limit</u>	<u>Deductible</u>
Coverage A - Blanket Tools and Equipment:	\$25,000 *	\$500
Coverage B - Scheduled Equipment:	see schedule below	see schedule below
Coverage C - Blanket Emergency Services Equipment:	Not Covered	

* subject to a per item limit of \$10,000

Coverage B - Scheduled Equipment

<u>Description</u>	<u>Serial Number</u>	<u>Limit</u>	<u>Deductible</u>	<u>Valuation</u>
1997 CASE BACKHOE MODEL 580L	JJG0239297	\$47,000	\$1,000	ACV
2006 KUBOTA EXCAVATOR	JKUK1213001H70882	\$38,450	\$1,000	ACV
2010 KUBOTA EXCAVATOR	70882	\$38,000	\$1,000	ACV

Rented or Borrowed Equipment Extension Limit: \$250,000

Watercraft Extension Limit: \$25,000

INLAND MARINE

Coverage Highlights

The following apply unless noted otherwise in this proposal:

- Debris Removal**
- Pays the expense you incur in removing debris of covered tools and equipment, emergency services equipment, or scheduled equipment after direct physical loss or damage caused by or resulting from any covered cause of loss.
 - Pays up to \$15,000 in any one occurrence.
- Tools and Equipment Owned by Your Employees**
- Pays the replacement cost of tools and equipment used in the course of your operation belonging to your employees or volunteers.
 - No deductible applies.
 - Pays up to \$25,000 in any one occurrence (if no other coverage is available to the owner of the tools and equipment).
- Emergency Services and Law Enforcement Personal Effects**
- Extends Blanket Emergency Services Equipment to pay the cost to replace personal effects belonging to emergency service or law enforcement employees or volunteers while away from your premises and en route to, performing, or returning from an emergency service or law enforcement duty.
 - Pays up to the actual replacement cost, on a primary basis, for the lost or damaged personal effects in any one occurrence.
 - No deductible applies under this extension.
- Rented or Borrowed Equipment**
- Coverage A and C: Extended to pay for Tools and Equipment and Emergency Services Equipment not owned by you, but that is temporarily in your possession; pays up to the lesser of the replacement cost of the item or \$10,000 in any one occurrence.
 - Coverage B Scheduled Equipment: Extended to pay for equipment not owned by you, but that is temporarily in your possession; the most paid in any one occurrence is the lesser of the actual cash value of the damaged equipment or \$100,000; higher limits are available.
 - \$1,000 deductible applies.
 - The coverage provided is primary.

Rental Reimbursement for Scheduled Equipment

- Coverage B Scheduled Equipment: Extended to reimburse you for the expenses you incur to rent substitute equipment while your scheduled equipment is inoperable due to direct physical loss or damage caused by or resulting from a covered cause of loss.
- A 72-hour waiting period applies.

Unmanned Aircraft (Drones)

- Pays to repair or replace your lost or damaged unmanned aircraft.
- Coverage does not apply when the unmanned aircraft is:
 - rented, leased or loaned to others without an operator who is your employee or volunteer
 - used in any professional or organized racing, demolition or stunting activity. This includes practicing for such activity.
- \$500 deductible applies.
- Pays up to \$25,000 in any one occurrence.

Fire Department Charge

- Pays the fire department charges as a result of direct physical damage to your tools and equipment, scheduled equipment, or emergency service equipment due to a covered cause of loss.
- No deductible.
- Pays up to \$1,000 in any one occurrence.

Fire Extinguishing Recharge Costs

- Will pay the cost to recharge fire extinguishing equipment at your premises regardless of whether the discharge was accidental or was the result of a covered cause of loss.
- No deductible.

Newly Acquired Scheduled Equipment

- Covers newly acquired Scheduled Equipment or similar to that listed in the respective schedules, for a period of 30 days from date of acquisition.
- \$1,000 deductible applies.
- Pays replacement cost not to exceed purchase price.

Deductible Waiver

- If an Inland Marine claim involving Coverage A and/or Coverage C occurs in conjunction with a claim under a Glatfelter Public Practice Auto Physical Damage or Property coverage, only one deductible, the largest, will apply to all losses.

CRIME

Coverage provides reimbursement for the loss of your money or other property on a loss sustained basis resulting from dishonest acts of your employees or volunteers. For governmental entities, Glatfelter Public Practice insures these employee theft exposures on the Government Crime form on a Per Employee or Per Loss basis. A Faithful Performance of Duty coverage extension is included if statutorily required. On the Commercial Crime form for non-governmental entities, Glatfelter Public Practice insures Employee Theft on a Per Loss basis. Other Crime coverages include Forgery or Alteration, Money & Securities, Computer and Funds Transfer Fraud, Money Orders and Counterfeit Paper Currency, and Fraudulent Impersonation.

Coverage does not apply to any public officials or employees whose positions require separate bonds such as a tax collector or treasurer. Those obligations are typically addressed by a surety bond and Glatfelter Public Practice coverage cannot be used to fulfill those requirements.

Government Crime

<u>Insuring Agreement</u>	<u>Limit of Insurance</u>	<u>Deductible Amount</u>
Employee Theft <i>includes Faithful Performance</i>	\$100,000 per Employee	\$1,000 per Employee
Forgery or Alteration	\$100,000 per Occurrence	\$1,000 per Occurrence
Inside the Premises - Theft of Money & Securities	\$100,000 per Occurrence	\$1,000 per Occurrence
Inside the Premises - Robbery/Safe Burglary	\$100,000 per Occurrence	\$1,000 per Occurrence
Outside the Premises	\$100,000 per Occurrence	\$1,000 per Occurrence
Computer and Funds Transfer Fraud	\$100,000 per Occurrence	\$1,000 per Occurrence
Money Orders	\$100,000 per Occurrence	\$1,000 per Occurrence
Fraudulent Impersonation	\$100,000 per Occurrence	\$1,000 per Occurrence

GENERAL LIABILITY

This coverage contains the following three sections:

- **Coverage A. Bodily Injury and Property Damage Liability** protects you when claims are made against you because of injury to others or damage to their property, unless caused by an auto.
- **Coverage B. Personal and Advertising Injury Liability** protects you when claims are made against you because of injury to others arising from offenses such as slander or violation of a person's privacy.
- **Coverage C. Medical Expense** pays medical expenses requested by you in writing for bodily injury caused by an accident on your premises or because of your operation. These expenses are payable even if the injury occurred through no fault of your own.

<u>Coverages</u>	<u>Limit</u>
Each Occurrence:	\$1,000,000
Damage to Premises Rented to You:	\$1,000,000
Medical Expense:	\$10,000
Personal and Advertising Injury:	\$1,000,000
General Aggregate:	\$3,000,000
Products - Completed Operations Aggregate:	\$3,000,000
Deductible:	\$0

**Water or
Wastewater
Professional
Activity Liability**

- Covers you for liability for acts, errors or omissions from your activities treating potable water or the collection and treatment of wastewater.

Dam, Reservoir or Levee

The following dams, reservoirs or levees have structural failure or collapse coverage:

<u>NPDP ID</u>	<u>Dam, Reservoir or Levee Name</u>
KY00106	MARTIN CO WATER DISTRICT #1 DAM

GENERAL LIABILITY

Coverage Highlights

The following apply unless noted otherwise in this proposal:

- | | |
|---|---|
| Defense Costs | <ul style="list-style-type: none">• Payable in addition to the Limits of Insurance. |
| Bodily Injury | <ul style="list-style-type: none">• Bodily Injury includes mental anguish and mental injury, shock, fright or death resulting from bodily injury, sickness or disease. |
| Contractual Liability | <ul style="list-style-type: none">• Covers you for the liability you agreed to assume of another party, either orally or in writing, but not for the sole negligence of the other party.• The claim must be otherwise covered (not excluded). |
| Damage to Property of Persons Receiving Services | <ul style="list-style-type: none">• Covers you for liability for a personal property loss suffered by a member of the public receiving services from you, provided the loss is caused by theft, physical damage or disappearance.• Subject to a \$100 deductible each occurrence.• Coverage is limited to firefighting, emergency medical services or rescue squad units. |
| "Good Samaritan" Liability | <ul style="list-style-type: none">• Covers volunteer members and employees for liability arising from actions on their own to render services at the scene of an emergency requiring immediate action.• Applies to professional health care or any other services.• To qualify as a "Good Samaritan", the individual must act independently of your organization or any other organization. |
| Damage to Premises Rented to You (including Fire Damage Legal Liability) | <ul style="list-style-type: none">• Covers you for liability for damages, due to "property damage" caused by "specified perils", to any one premises while rented to you or temporarily occupied by you with permission of the owner. |

Unmanned Aircraft (Drones)

- Covers you for unmanned aircraft owned, operated, rented or loaned to you.
- Unmanned aircraft means an aircraft weighing 15 pounds or less that is not designed, manufactured or modified after manufacture to be controlled directly by a person from within or on the aircraft.
- Unmanned aircraft includes equipment used with the unmanned aircraft, provided such equipment is attached to or essential for its operation.

Pollution Liability

- Covers you for bodily injury or property damage arising out of a pollution incident resulting from any of the following:
 - heat, smoke or fumes from a hostile fire
 - escape of fuels or lubricants from mobile equipment
 - escape or back-up of sewage or wastewater if property damage occurs away from land you own or lease
 - storage and/or application of pesticides or herbicides
 - potable water which you supply to others
 - chemicals you use in your water or wastewater treatment
 - chemicals you use or store in your classrooms and laboratories
 - chemicals you apply, use or store for your ownership, maintenance or operation of swimming pools
 - application, use or storage of road salt or similar substances designed and used for snow and ice removal from road and similar surfaces
 - natural gas or propane gas used in your treatment process

All pollution incidents must be accidental, unintended and stopped as soon as possible.

Watercraft Liability

- Covers you for bodily injury or property damage arising from your use of the following:
 - non-owned boats (unless carrying persons or property for a charge)
 - owned boats that are not powered by motors
 - owned boats that are powered by motors of not more than 100 horsepower, and jet skis and wave runners regardless of horsepower

Failure to Supply Water

- Coverage is included for failure to supply water and is not subject to the ISO sudden and accidental restriction.

Public Use of Property

- No coverage is provided for claims arising out of the principles of eminent domain, including condemnation, adverse possession, and dedication by adverse use, or inverse condemnation.

PUBLIC OFFICIALS AND MANAGEMENT LIABILITY

This coverage contains the following two sections:

- **Coverage A. Liability for Monetary Damages** protects you when claims are made against you for monetary damages arising out of a wrongful act, employment practices offense or employee benefits administration offense resulting from your operations. Coverage does not apply to bodily injury, property damage or personal and advertising injury, except when resulting from a covered employment practices offense.
- **Coverage B. Defense Expense for Injunctive or Declaratory Relief** reimburses reasonable defense expenses you incur to defend an injunctive or declaratory relief action arising out of a wrongful act, employment practices offense or employee benefit administration offense resulting from your operations.

Policy Type: Claims Made

<u>Coverages</u>	<u>Limit</u>	
Coverage A: <i>Coverage A includes Employee Benefits Liability</i>	\$1,000,000	Each Wrongful Act or Offense
Coverage B:	\$5,000	Each Action
Aggregate Limit:	\$3,000,000	Coverage A and B Combined
Coverage A Deductible:	\$0	
Retroactive Date:	07/23/2002	Applies to Claims Made coverage only

PUBLIC OFFICIALS AND MANAGEMENT LIABILITY

Coverage Highlights

The following apply unless noted otherwise in this proposal:

- Defense Expense** • The cost to defend you against covered claims is the responsibility of the company and will not erode your liability limits.

- Wrongful Acts** • Coverage applies to any actual or alleged error, act, omission, neglect, misfeasance, nonfeasance, or breach of duty, including violation of any civil rights law, that results unexpectedly and unintentionally to others.

- Employment Practices** • Coverage applies to an actual or alleged improper employment related practice, policy, act or omission involving an actual, prospective, or former employee or volunteer worker.
• Includes violations of civil rights, wrongful termination, failure to hire and harassment, including sexual harassment. Harassment toward or from a third-party involving an employee or volunteer is included.

- Employee Benefits Liability** • Coverage applies to acts, errors or omissions in counseling, interpreting, handling records, or effecting enrollments in your employee benefit plans.

- Public Use of Property** • No coverage is provided for claims arising out of the principles of eminent domain, including condemnation, adverse possession, dedication by adverse use, or inverse condemnation.

CYBER LIABILITY AND PRIVACY CRISIS MANAGEMENT EXPENSE

- **Coverage D. Cyber Liability** protects you when claims are made against you for monetary damages arising out of an electronic information security event.
- **Coverage E. Privacy Crisis Management Expense** reimburses for expenses you incur as a result of a privacy crisis management event first discovered during the policy period. This first party coverage is intended to provide professional expertise in the identification and mitigation of a privacy breach while satisfying all Federal and State statutory requirements.
- **Coverage F. Cyber Extortion Expense** reimburses for expenses you incur as a result of a cyber extortion threat first made against you during the policy period.

Coverage D - Cyber Liability

Each Event Limit: \$1,000,000 Each Electronic Information Security Event
Retroactive Date: 07/23/2002

Coverage E - Privacy Crisis Management Expense

Each Event Limit: \$50,000 Each Privacy Event
Retroactive Date: 07/23/2002
Deductible: \$0 Each Privacy Event

Coverage F - Cyber Extortion Expense

Each Event Limit: \$20,000 Each Cyber Extortion Threat
Deductible: \$0 Each Cyber Extortion Threat

Coverage E - Privacy Crisis Management Expense and Coverage F - Cyber Extortion Expense

Aggregate Limit: \$50,000 Aggregate

CYBER LIABILITY AND PRIVACY CRISIS MANAGEMENT EXPENSE

Coverage Highlights

Cyber Liability

- Coverage applies to each electronic information security event which includes:
 - Transmission of malware from your computer system to a third party;
 - The inability of an authorized user to access your web site or your computer system because of a denial of service attack;
 - A personal identity event or corporate privacy event caused by information that is obtained or released directly from your computer system.

As used in this definition, a denial of service attack means an intentional attack directly on your computer system that prevents or slows down access to your web site or your computer network. However, a denial of service attack which affects the internet at large and is not directed at your computer system is not an electronic information security event.

Personal Identity Event or Corporate Privacy Event

- What is a personal identity event or corporate privacy event?
 - Unauthorized disclosure of or failure to protect identifiable or confidential corporate information from misappropriation;
 - The failure to disclose or warn of an actual or potential disclosure of misappropriation of personally identifiable or confidential corporate information;
 - Violation of any federal or state privacy statute pertaining to the disclosure or misappropriation of personally identifiable or confidential corporate information.

Privacy Crisis Management Expense Coverage

- Pays on behalf applicable reasonable and necessary fees because of a privacy event which includes:
 - To conduct a computer forensic analysis to determine the cause and extent of the privacy event;
 - Provide a crisis management review and advice by an approved independent crisis management or legal firm;
 - Notification to affected parties for printing, advertising, mailing of materials or other costs;
 - Travel expenses by directors and employees to mitigate damages;
 - Call center services for credit monitoring as well as identity theft education and assistance for affected individuals.
- Privacy crisis management expenses shall not include:
 - Compensation, fees, benefits or overhead of any insured or "employee" of any insured;
 - Costs or expenses that would have been incurred in the absence of the "privacy event";
 - Costs or expenses associated with upgrading, maintaining, improving, repairing or remediating any "computer system", procedures, services or property as a result of a "privacy event".

Privacy Event

- What is a Privacy Event?
 - Unauthorized disclosure by you of personally identifiable or confidential corporate information or your failure to protect personally identifiable or confidential corporate information from misappropriation;
 - Failure to disclose or warn of an actual or potential disclosure or misappropriation of personally identifiable or confidential corporate information;
 - Violation of any federal or state privacy statute pertaining to the disclosure or misappropriation of personally identifiable or confidential corporate information.

Cyber Extortion Expense

- Reimburses you for expenses paid in response to a cyber extortion threat.

Cyber Extortion Threat

- What is a cyber extortion threat?
A cyber extortion threat is a demand for monetary payment based on a credible threat directly involving your computer system (not the internet at large) to:
 - Launch a denial of service attack;
 - Steal, release or publish personally identifiable information or confidential corporate information;
 - Alter, damage or destroy electronic data;
 - Cause you to transfer, pay or deliver any funds or property without your authorization.

Coverage Territory

For cyber liability, privacy crisis management expense and cyber extortion expense coverage, the coverage territory means worldwide, but the event and suit must take place in the U.S., Puerto Rico or Canada.

AUTO

<u>Coverage</u>	<u>Symbol</u>	<u>Limit</u>
Combined Single Limit for Bodily Injury & Property Damage (each accident):	1	\$1,000,000
"No Fault" or Statutory Personal Injury Protection:	5	Included
Auto Medical Payments:		
Uninsured Motorists:	2	\$1,000,000
Underinsured Motorists:	2	\$1,000,000
Physical Damage Comprehensive:	7,8	see schedule below
Physical Damage Collision:	7,8	see schedule below

Schedule of Vehicles

<u>Vehicle No.</u>	<u>Year/Make/Model</u>	<u>VIN</u>	<u>ACV</u>	<u>RC</u>	<u>Agreed Value</u>	<u>Comp. Ded.</u>	<u>Coll. Ded.</u>
0001	2004 CHEVROLET BLAZER SERVICE	1GNDDT13X84K165304				LIABILITY	ONLY
0002	2013 FORD F150	1FTFW1EF9DKE05425	X			\$1,000	\$1,000
0003	1988 FORD CB BUCKET SERVICE	1FDPK84A8JVA17073	X			\$1,000	\$1,000
0004	1997 FORD F250	1FTHF26F2VEB97790				LIABILITY	ONLY
0005	1994 FORD F350 DUMP TRUCK	1FDJF37MRNA92505				LIABILITY	ONLY
0006	2017 DODGE RAM 2500	3C6VR5HJXHG680621	X			\$1,000	\$1,000
0007	2017 DODGE RAM 3500	3C7WRTCL6HG684330	X			\$1,000	\$1,000
0008	2017 DODGE RAM 2500	3C6UR5HJ1HG680622	X			\$1,000	\$1,000
0009	1992 FORD F750 BOX SLUDGE TRUCK	1FDPF70J3NVA06492				LIABILITY	ONLY
0010	2010 FORD F250 HIRED CAR PHYS DAMAGE	1FTNF2A55AEA35079				LIABILITY	ONLY
			X			\$100	\$500

AUTO

Coverage Highlights

The following apply unless noted otherwise in this proposal:

- | | |
|---|--|
| Liability on "Any Auto" basis | <ul style="list-style-type: none">• Covers your liability for owned, hired or non-owned autos |
| Temporary Substitute Vehicle Liability | <ul style="list-style-type: none">• Coverage is provided when a replacement vehicle is loaned to you while a covered vehicle is temporarily out of service.• Coverage is on a primary basis. |
| Uninsured Motorist/Underinsured Motorist | <ul style="list-style-type: none">• Covers bodily injury (and property damage where required by law) sustained by an eligible party caused by a negligent uninsured/underinsured motorist per state laws. |
| Hired Car Physical Damage | <ul style="list-style-type: none">• Coverage for hired, borrowed or commandeered vehicles on an actual cash value basis.• Coverage is primary. |
| Deductible Waiver | <ul style="list-style-type: none">• If an Auto Physical Damage claim occurs in conjunction with a claim under a Glatfelter Public Practice Inland Marine or Property coverage, only one deductible, the largest, will apply to all losses. |
| Airbag Coverage | <ul style="list-style-type: none">• Covers loss caused by accidental discharge of an airbag. |
| Elected or Appointed Officials - Commissions as Insureds | <ul style="list-style-type: none">• Covers your elected or appointed officials while using a covered auto you do not own, hire or borrow, while performing duties related to the conduct of your business.• Covers commissions, authorities, boards or agencies, their commissioners, officers and members while using a covered auto you do not own, hire or borrow, but only while acting within the authority granted by you and only performing duties related to the conduct of your business. |
| Knowledge of Accident | <ul style="list-style-type: none">• Failure of any agent, volunteer worker or employee of the insured, other than an employee authorized by you to give or receive notice of an accident, claim, suit or loss, to notify us of any accident, shall not invalidate insurance afforded by the policy. |

EXCESS LIABILITY

Excess Liability coverage protects you with the following:

- Excess limits above the limits of your applicable scheduled underlying Auto Liability, General Liability, Law Enforcement Activity Liability, Public Officials and Management Liability and Cyber Liability coverage parts subject to specific exclusions or limitations shown on the Excess Liability coverage.
- Excess coverage will apply when scheduled underlying policies have been exhausted.

Policy Type: Follow Form Excess

	<u>Limit of Insurance</u>
Each Occurrence:	\$2,000,000
General Aggregate:	\$2,000,000

Coverage Highlights

The following apply unless noted otherwise in this proposal:

Public Officials and Management Liability	<ul style="list-style-type: none">• Follows form with underlying occurrence or claims-made coverage.
Employer's Liability	<ul style="list-style-type: none">• Included in excess limits if scheduled as underlying coverage.
Defense Costs	<ul style="list-style-type: none">• Payable in addition to the Limits of Insurance.
Public Use of Property	<ul style="list-style-type: none">• No coverage is provided for claims arising out of the principles of eminent domain, including condemnation, adverse possession, dedication by adverse use, or inverse condemnation.
Failure to Supply Water	<ul style="list-style-type: none">• Coverage is included for failure to supply water and is not subject to the ISO sudden and accidental restriction.
Unmanned Aircraft (Drones)	<ul style="list-style-type: none">• Coverage is included for unmanned aircraft that is owned, operated, rented or loaned to you.• \$1,000,000 each occurrence/aggregate sublimit applies.

PREMIUM SUMMARY

<u>Coverage</u>	<u>Premium</u>
Property	\$12,704
Inland Marine	\$2,272
Crime	\$887
General Liability	\$14,384
Law Enforcement Activity Liability	Not Requested
Public Officials and Management Liability	\$1,781
Educators Legal Liability	Not Requested
Cyber Liability and Privacy Crisis Management Expense	Included
Auto	\$9,153
Excess Liability	\$4,531
Total Annual Premium (excludes state-imposed taxes, surcharges and fees)	\$45,712
Total Estimated State Imposed Taxes, Surcharges and Fees	\$594.15

PROPOSAL NOTES

General

Note: The premiums quoted may include package discounts. If you should decide to buy some coverages but not others, your premiums may change.

Note: We are now including some coverage for unmanned aircraft (drones). If the insured owns any drones, please provide a response to the following questions, for our records. If the insured does not own any drones, these questions are not applicable.

- Model
- Serial number
- Weight
- Value of drone
- Value of attached equipment
- Are all operations being conducted in accordance with FAA rules?
- How many personnel are authorized to operate the drones?
- How many hours of training are required prior to personnel being authorized to operate the drones?
- Does the entity rent, loan or lease the drones to others? If yes, to whom and will they use your authorized operator?

Property

Note: Losses caused by Flood are excluded for all items at all premises.

Note: We have quoted Mine Subsidence coverage at the following locations:

<u>Prem/Item</u>	<u>Limit</u>
1 / 1	\$247,510
1 / 2	\$40,000
1 / 3	\$22,729
1 / 4	\$300,000
1 / 5	\$181,825
1 / 6	\$300,000
2 / 1	\$300,000
3 / 1	\$172,736
4 / 1	\$149,098
5 / 1	\$181,825
6 / 1	\$181,825
6 / 2	\$181,825
7 / 1	\$181,825
8 / 1	\$181,825
9 / 1	\$181,825
10 / 1	\$181,825
11 / 1	\$181,825
12 / 1	\$181,825
14 / 1	\$300,000

Note: Coverage for water and wastewater systems shall be the lesser of \$500,000 or 100% of the amount paid for the initial direct physical loss or damage to that item.

Excess Liability

Note: Coverage is quoted excess of Auto Liability and General Liability and Public Officials and Management Liability.

Note: Dam Exclusion - Martin County Water District #1 Dam

EXHIBIT 1c3
GENERAL
LIABILITY
INSURANCE
POLICY
AWR - 2020



PHILADELPHIA INSURANCE COMPANIES

A Member of the Tokio Marine Group

One Bala Plaza, Suite 100, Bala Cynwyd, Pennsylvania 19004
610.617.7900 • Fax 610.617.7940 • PHL.Y.com

12/09/2019

Alliance Water Resources Inc
206 S Keene St
Columbia, MO 65201-6622

Re: PHPK2071324

Dear Valued Customer:

Thank you very much for choosing Philadelphia Indemnity Insurance Company for your insurance needs. Our first class customer service, national presence and A++ (Superior) A. M. Best financial strength rating have made us the selection by over 550,000 policyholders nationwide. I realize you have a choice in insurance companies and truly appreciate your business.

I wish you much success this year and look forward to building a mutually beneficial business partnership which will prosper for years to come. Welcome to PHL.Y and please visit PHL.Y.com to learn more about our Company!

Sincerely,

Robert D. O'Leary Jr.
President & CEO
Philadelphia Insurance Companies

RDO/sm



PHILADELPHIA
INSURANCE COMPANIES

A Member of the Tokio Marine Group

One Bala Plaza, Suite 100
Bala Cynwyd, Pennsylvania 19004
610.617.7900 Fax 610.617.7940
PHLY.com

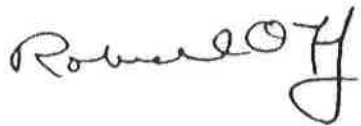
Philadelphia Indemnity Insurance Company

Commercial Lines Policy

THIS POLICY CONSISTS OF:

- DECLARATIONS
- COMMON POLICY CONDITIONS
- ONE OR MORE COVERAGE PARTS. A COVERAGE PART CONSISTS OF:
 - ONE OR MORE COVERAGE FORMS
 - APPLICABLE FORMS AND ENDORSEMENTS

IN WITNESS WHEREOF, we have caused this policy to be executed and attested, and, if required by state law, this policy shall not be valid unless signed by our authorized representative.



President & CEO



Secretary



PHILADELPHIA
INSURANCE COMPANIES

A Member of the Tokio Marine Group

One Bala Plaza, Suite 100
Bala Cynwyd, Pennsylvania 19004
610.617.7900 Fax 610.617.7940
PHLY.com

Philadelphia Indemnity Insurance Company
COMMON POLICY DECLARATIONS

Policy Number: PHPK2071324

Named Insured and Mailing Address:

Alliance Water Resources Inc
206 S Keene St
Columbia, MO 65201-6622

Producer: 546

J.W. Terrill, Inc. a Marsh & McLennan Ag
825 Maryville Centre Dr Ste 200
Chesterfield, MO 63017

Policy Period From: 01/01/2020 **To:** 01/01/2021

(314)594-2700

at 12:01 A.M. Standard Time at your mailing
address shown above.

Business Description: Municipality

IN RETURN FOR THE PAYMENT OF THE PREMIUM, AND SUBJECT TO ALL THE TERMS OF THIS
POLICY, WE AGREE WITH YOU TO PROVIDE THE INSURANCE AS STATED IN THIS POLICY.

Commercial Property Coverage Part
Commercial General Liability Coverage Part
Commercial Crime Coverage Part
Commercial Inland Marine Coverage Part
Commercial Auto Coverage Part
Businessowners
Workers Compensation

Employee Benefits

FORM (S) AND ENDORSEMENT (S) MADE A PART OF THIS POLICY AT THE TIME OF ISSUE
Refer To Forms Schedule

*Omits applicable Forms and Endorsements if shown in specific Coverage Part/Coverage Form Declarations

CPD- PIIC (06/14)

Secretary

President and CEO

COMMERCIAL GENERAL LIABILITY COVERAGE FORM

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

Throughout this policy the words "you" and "your" refer to the Named Insured shown in the Declarations, and any other person or organization qualifying as a Named Insured under this policy. The words "we", "us" and "our" refer to the company providing this insurance.

The word "insured" means any person or organization qualifying as such under Section II – Who Is An Insured.

Other words and phrases that appear in quotation marks have special meaning. Refer to Section V – Definitions.

SECTION I – COVERAGES

COVERAGE A – BODILY INJURY AND PROPERTY DAMAGE LIABILITY

1. Insuring Agreement

a. We will pay those sums that the insured becomes legally obligated to pay as damages because of "bodily injury" or "property damage" to which this insurance applies. We will have the right and duty to defend the insured against any "suit" seeking those damages. However, we will have no duty to defend the insured against any "suit" seeking damages for "bodily injury" or "property damage" to which this insurance does not apply. We may, at our discretion, investigate any "occurrence" and settle any claim or "suit" that may result. But:

- (1) The amount we will pay for damages is limited as described in Section III – Limits Of Insurance; and
- (2) Our right and duty to defend ends when we have used up the applicable limit of insurance in the payment of judgments or settlements under Coverages A or B or medical expenses under Coverage C.

No other obligation or liability to pay sums or perform acts or services is covered unless explicitly provided for under Supplementary Payments – Coverages A and B.

b. This insurance applies to "bodily injury" and "property damage" only if:

- (1) The "bodily injury" or "property damage" is caused by an "occurrence" that takes place in the "coverage territory";

(2) The "bodily injury" or "property damage" occurs during the policy period; and

(3) Prior to the policy period, no insured listed under Paragraph 1. of Section II – Who Is An Insured and no "employee" authorized by you to give or receive notice of an "occurrence" or claim, knew that the "bodily injury" or "property damage" had occurred, in whole or in part. If such a listed insured or authorized "employee" knew, prior to the policy period, that the "bodily injury" or "property damage" occurred, then any continuation, change or resumption of such "bodily injury" or "property damage" during or after the policy period will be deemed to have been known prior to the policy period.

c. "Bodily injury" or "property damage" which occurs during the policy period and was not, prior to the policy period, known to have occurred by any insured listed under Paragraph 1. of Section II – Who Is An Insured or any "employee" authorized by you to give or receive notice of an "occurrence" or claim, includes any continuation, change or resumption of that "bodily injury" or "property damage" after the end of the policy period.

d. "Bodily injury" or "property damage" will be deemed to have been known to have occurred at the earliest time when any insured listed under Paragraph 1. of Section II – Who Is An Insured or any "employee" authorized by you to give or receive notice of an "occurrence" or claim:

- (1) Reports all, or any part, of the "bodily injury" or "property damage" to us or any other insurer;
- (2) Receives a written or verbal demand or claim for damages because of the "bodily injury" or "property damage"; or
- (3) Becomes aware by any other means that "bodily injury" or "property damage" has occurred or has begun to occur.

e. Damages because of "bodily injury" include damages claimed by any person or organization for care, loss of services or death resulting at any time from the "bodily injury".

2. Exclusions

This insurance does not apply to:

a. Expected Or Intended Injury

"Bodily injury" or "property damage" expected or intended from the standpoint of the insured. This exclusion does not apply to "bodily injury" resulting from the use of reasonable force to protect persons or property.

b. Contractual Liability

"Bodily injury" or "property damage" for which the insured is obligated to pay damages by reason of the assumption of liability in a contract or agreement. This exclusion does not apply to liability for damages:

- (1) That the insured would have in the absence of the contract or agreement; or
- (2) Assumed in a contract or agreement that is an "insured contract", provided the "bodily injury" or "property damage" occurs subsequent to the execution of the contract or agreement. Solely for the purposes of liability assumed in an "insured contract", reasonable attorneys' fees and necessary litigation expenses incurred by or for a party other than an insured are deemed to be damages because of "bodily injury" or "property damage", provided:
 - (a) Liability to such party for, or for the cost of, that party's defense has also been assumed in the same "insured contract"; and
 - (b) Such attorneys' fees and litigation expenses are for defense of that party against a civil or alternative dispute resolution proceeding in which damages to which this insurance applies are alleged.

c. Liquor Liability

"Bodily injury" or "property damage" for which any insured may be held liable by reason of:

- (1) Causing or contributing to the intoxication of any person;
- (2) The furnishing of alcoholic beverages to a person under the legal drinking age or under the influence of alcohol; or
- (3) Any statute, ordinance or regulation relating to the sale, gift, distribution or use of alcoholic beverages.

This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in:

- (a) The supervision, hiring, employment, training or monitoring of others by that insured; or
- (b) Providing or failing to provide transportation with respect to any person that may be under the influence of alcohol;

if the "occurrence" which caused the "bodily injury" or "property damage", involved that which is described in Paragraph (1), (2) or (3) above.

However, this exclusion applies only if you are in the business of manufacturing, distributing, selling, serving or furnishing alcoholic beverages. For the purposes of this exclusion, permitting a person to bring alcoholic beverages on your premises, for consumption on your premises, whether or not a fee is charged or a license is required for such activity, is not by itself considered the business of selling, serving or furnishing alcoholic beverages.

d. Workers' Compensation And Similar Laws

Any obligation of the insured under a workers' compensation, disability benefits or unemployment compensation law or any similar law.

e. Employer's Liability

"Bodily injury" to:

- (1) An "employee" of the insured arising out of and in the course of:
 - (a) Employment by the insured; or
 - (b) Performing duties related to the conduct of the insured's business; or
- (2) The spouse, child, parent, brother or sister of that "employee" as a consequence of Paragraph (1) above.

This exclusion applies whether the insured may be liable as an employer or in any other capacity and to any obligation to share damages with or repay someone else who must pay damages because of the injury.

This exclusion does not apply to liability assumed by the insured under an "insured contract".

f. Pollution

(1) "Bodily injury" or "property damage" arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of "pollutants":

(a) At or from any premises, site or location which is or was at any time owned or occupied by, or rented or loaned to, any insured. However, this subparagraph does not apply to:

(i) "Bodily injury" if sustained within a building and caused by smoke, fumes, vapor or soot produced by or originating from equipment that is used to heat, cool or dehumidify the building, or equipment that is used to heat water for personal use, by the building's occupants or their guests;

(ii) "Bodily injury" or "property damage" for which you may be held liable, if you are a contractor and the owner or lessee of such premises, site or location has been added to your policy as an additional insured with respect to your ongoing operations performed for that additional insured at that premises, site or location and such premises, site or location is not and never was owned or occupied by, or rented or loaned to, any insured, other than that additional insured; or

(iii) "Bodily injury" or "property damage" arising out of heat, smoke or fumes from a "hostile fire";

(b) At or from any premises, site or location which is or was at any time used by or for any insured or others for the handling, storage, disposal, processing or treatment of waste;

(c) Which are or were at any time transported, handled, stored, treated, disposed of, or processed as waste by or for:

(i) Any insured; or

(ii) Any person or organization for whom you may be legally responsible; or

(d) At or from any premises, site or location on which any insured or any contractors or subcontractors working directly or indirectly on any insured's behalf are performing operations if the "pollutants" are brought on or to the premises, site or location in connection with such operations by such insured, contractor or subcontractor. However, this subparagraph does not apply to:

(i) "Bodily injury" or "property damage" arising out of the escape of fuels, lubricants or other operating fluids which are needed to perform the normal electrical, hydraulic or mechanical functions necessary for the operation of "mobile equipment" or its parts, if such fuels, lubricants or other operating fluids escape from a vehicle part designed to hold, store or receive them. This exception does not apply if the "bodily injury" or "property damage" arises out of the intentional discharge, dispersal or release of the fuels, lubricants or other operating fluids, or if such fuels, lubricants or other operating fluids are brought on or to the premises, site or location with the intent that they be discharged, dispersed or released as part of the operations being performed by such insured, contractor or subcontractor;

(ii) "Bodily injury" or "property damage" sustained within a building and caused by the release of gases, fumes or vapors from materials brought into that building in connection with operations being performed by you or on your behalf by a contractor or subcontractor; or

(iii) "Bodily injury" or "property damage" arising out of heat, smoke or fumes from a "hostile fire".

(e) At or from any premises, site or location on which any insured or any contractors or subcontractors working directly or indirectly on any insured's behalf are performing operations if the operations are to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of, "pollutants".

- (2) Any loss, cost or expense arising out of any:
- (a) Request, demand, order or statutory or regulatory requirement that any insured or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of, "pollutants"; or
 - (b) Claim or suit by or on behalf of a governmental authority for damages because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of, "pollutants".

However, this paragraph does not apply to liability for damages because of "property damage" that the insured would have in the absence of such request, demand, order or statutory or regulatory requirement, or such claim or "suit" by or on behalf of a governmental authority.

g. Aircraft, Auto Or Watercraft

"Bodily injury" or "property damage" arising out of the ownership, maintenance, use or entrustment to others of any aircraft, "auto" or watercraft owned or operated by or rented or loaned to any insured. Use includes operation and "loading or unloading".

This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the "occurrence" which caused the "bodily injury" or "property damage" involved the ownership, maintenance, use or entrustment to others of any aircraft, "auto" or watercraft that is owned or operated by or rented or loaned to any insured.

This exclusion does not apply to:

- (1) A watercraft while ashore on premises you own or rent;
- (2) A watercraft you do not own that is:
 - (a) Less than 26 feet long; and
 - (b) Not being used to carry persons or property for a charge;
- (3) Parking an "auto" on, or on the ways next to, premises you own or rent, provided the "auto" is not owned by or rented or loaned to you or the insured;
- (4) Liability assumed under any "insured contract" for the ownership, maintenance or use of aircraft or watercraft; or

- (5) "Bodily injury" or "property damage" arising out of:
 - (a) The operation of machinery or equipment that is attached to, or part of, a land vehicle that would qualify under the definition of "mobile equipment" if it were not subject to a compulsory or financial responsibility law or other motor vehicle insurance law where it is licensed or principally garaged; or
 - (b) The operation of any of the machinery or equipment listed in Paragraph **f.(2)** or **f.(3)** of the definition of "mobile equipment".

h. Mobile Equipment

"Bodily injury" or "property damage" arising out of:

- (1) The transportation of "mobile equipment" by an "auto" owned or operated by or rented or loaned to any insured; or
- (2) The use of "mobile equipment" in, or while in practice for, or while being prepared for, any prearranged racing, speed, demolition, or stunting activity.

i. War

"Bodily injury" or "property damage", however caused, arising, directly or indirectly, out of:

- (1) War, including undeclared or civil war;
- (2) Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
- (3) Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.

j. Damage To Property

"Property damage" to:

- (1) Property you own, rent, or occupy, including any costs or expenses incurred by you, or any other person, organization or entity, for repair, replacement, enhancement, restoration or maintenance of such property for any reason, including prevention of injury to a person or damage to another's property;
- (2) Premises you sell, give away or abandon, if the "property damage" arises out of any part of those premises;
- (3) Property loaned to you;

- (4) Personal property in the care, custody or control of the insured;
- (5) That particular part of real property on which you or any contractors or subcontractors working directly or indirectly on your behalf are performing operations, if the "property damage" arises out of those operations; or
- (6) That particular part of any property that must be restored, repaired or replaced because "your work" was incorrectly performed on it.

Paragraphs (1), (3) and (4) of this exclusion do not apply to "property damage" (other than damage by fire) to premises, including the contents of such premises, rented to you for a period of seven or fewer consecutive days. A separate limit of insurance applies to Damage To Premises Rented To You as described in Section III – Limits Of Insurance.

Paragraph (2) of this exclusion does not apply if the premises are "your work" and were never occupied, rented or held for rental by you.

Paragraphs (3), (4), (5) and (6) of this exclusion do not apply to liability assumed under a sidetrack agreement.

Paragraph (6) of this exclusion does not apply to "property damage" included in the "products-completed operations hazard".

k. Damage To Your Product

"Property damage" to "your product" arising out of it or any part of it.

l. Damage To Your Work

"Property damage" to "your work" arising out of it or any part of it and included in the "products-completed operations hazard".

This exclusion does not apply if the damaged work or the work out of which the damage arises was performed on your behalf by a subcontractor.

m. Damage To Impaired Property Or Property Not Physically Injured

"Property damage" to "impaired property" or property that has not been physically injured, arising out of:

- (1) A defect, deficiency, inadequacy or dangerous condition in "your product" or "your work"; or
- (2) A delay or failure by you or anyone acting on your behalf to perform a contract or agreement in accordance with its terms.

This exclusion does not apply to the loss of use of other property arising out of sudden and accidental physical injury to "your product" or "your work" after it has been put to its intended use.

n. Recall Of Products, Work Or Impaired Property

Damages claimed for any loss, cost or expense incurred by you or others for the loss of use, withdrawal, recall, inspection, repair, replacement, adjustment, removal or disposal of:

- (1) "Your product";
- (2) "Your work"; or
- (3) "Impaired property";

if such product, work, or property is withdrawn or recalled from the market or from use by any person or organization because of a known or suspected defect, deficiency, inadequacy or dangerous condition in it.

o. Personal And Advertising Injury

"Bodily injury" arising out of "personal and advertising injury".

p. Electronic Data

Damages arising out of the loss of, loss of use of, damage to, corruption of, inability to access, or inability to manipulate electronic data.

However, this exclusion does not apply to liability for damages because of "bodily injury".

As used in this exclusion, electronic data means information, facts or programs stored as or on, created or used on, or transmitted to or from computer software, including systems and applications software, hard or floppy disks, CD-ROMs, tapes, drives, cells, data processing devices or any other media which are used with electronically controlled equipment.

q. Recording And Distribution Of Material Or Information In Violation Of Law

"Bodily injury" or "property damage" arising directly or indirectly out of any action or omission that violates or is alleged to violate:

- (1) The Telephone Consumer Protection Act (TCPA), including any amendment of or addition to such law;
- (2) The CAN-SPAM Act of 2003, including any amendment of or addition to such law;
- (3) The Fair Credit Reporting Act (FCRA), and any amendment of or addition to such law, including the Fair and Accurate Credit Transactions Act (FACTA); or

- (4) Any federal, state or local statute, ordinance or regulation, other than the TCPA, CAN-SPAM Act of 2003 or FCRA and their amendments and additions, that addresses, prohibits, or limits the printing, dissemination, disposal, collecting, recording, sending, transmitting, communicating or distribution of material or information.

Exclusions c. through n. do not apply to damage by fire to premises while rented to you or temporarily occupied by you with permission of the owner. A separate limit of insurance applies to this coverage as described in Section III – Limits Of Insurance.

COVERAGE B – PERSONAL AND ADVERTISING INJURY LIABILITY

1. Insuring Agreement

- a. We will pay those sums that the insured becomes legally obligated to pay as damages because of "personal and advertising injury" to which this insurance applies. We will have the right and duty to defend the insured against any "suit" seeking those damages. However, we will have no duty to defend the insured against any "suit" seeking damages for "personal and advertising injury" to which this insurance does not apply. We may, at our discretion, investigate any offense and settle any claim or "suit" that may result. But:
- (1) The amount we will pay for damages is limited as described in Section III – Limits Of Insurance; and
 - (2) Our right and duty to defend end when we have used up the applicable limit of insurance in the payment of judgments or settlements under Coverages A or B or medical expenses under Coverage C.
- No other obligation or liability to pay sums or perform acts or services is covered unless explicitly provided for under Supplementary Payments – Coverages A and B.
- b. This insurance applies to "personal and advertising injury" caused by an offense arising out of your business but only if the offense was committed in the "coverage territory" during the policy period.

2. Exclusions

This insurance does not apply to:

a. Knowing Violation Of Rights Of Another

"Personal and advertising injury" caused by or at the direction of the insured with the knowledge that the act would violate the rights of another and would inflict "personal and advertising injury".

b. Material Published With Knowledge Of Falsity

"Personal and advertising injury" arising out of oral or written publication, in any manner, of material, if done by or at the direction of the insured with knowledge of its falsity.

c. Material Published Prior To Policy Period

"Personal and advertising injury" arising out of oral or written publication, in any manner, of material whose first publication took place before the beginning of the policy period.

d. Criminal Acts

"Personal and advertising injury" arising out of a criminal act committed by or at the direction of the insured.

e. Contractual Liability

"Personal and advertising injury" for which the insured has assumed liability in a contract or agreement. This exclusion does not apply to liability for damages that the insured would have in the absence of the contract or agreement.

f. Breach Of Contract

"Personal and advertising injury" arising out of a breach of contract, except an implied contract to use another's advertising idea in your "advertisement".

g. Quality Or Performance Of Goods – Failure To Conform To Statements

"Personal and advertising injury" arising out of the failure of goods, products or services to conform with any statement of quality or performance made in your "advertisement".

h. Wrong Description Of Prices

"Personal and advertising injury" arising out of the wrong description of the price of goods, products or services stated in your "advertisement".

i. Infringement Of Copyright, Patent, Trademark Or Trade Secret

"Personal and advertising injury" arising out of the infringement of copyright, patent, trademark, trade secret or other intellectual property rights. Under this exclusion, such other intellectual property rights do not include the use of another's advertising idea in your "advertisement".

However, this exclusion does not apply to infringement, in your "advertisement", of copyright, trade dress or slogan.

j. Insureds In Media And Internet Type Businesses

"Personal and advertising injury" committed by an insured whose business is:

- (1) Advertising, broadcasting, publishing or telecasting;
- (2) Designing or determining content of web sites for others; or
- (3) An Internet search, access, content or service provider.

However, this exclusion does not apply to Paragraphs **14.a., b. and c.** of "personal and advertising injury" under the Definitions section.

For the purposes of this exclusion, the placing of frames, borders or links, or advertising, for you or others anywhere on the Internet, is not by itself, considered the business of advertising, broadcasting, publishing or telecasting.

k. Electronic Chatrooms Or Bulletin Boards

"Personal and advertising injury" arising out of an electronic chatroom or bulletin board the insured hosts, owns, or over which the insured exercises control.

l. Unauthorized Use Of Another's Name Or Product

"Personal and advertising injury" arising out of the unauthorized use of another's name or product in your e-mail address, domain name or metatag, or any other similar tactics to mislead another's potential customers.

m. Pollution

"Personal and advertising injury" arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release or escape of "pollutants" at any time.

n. Pollution-related

Any loss, cost or expense arising out of any:

- (1) Request, demand, order or statutory or regulatory requirement that any insured or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of, "pollutants"; or
- (2) Claim or suit by or on behalf of a governmental authority for damages because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of, "pollutants".

o. War

"Personal and advertising injury", however caused, arising, directly or indirectly, out of:

- (1) War, including undeclared or civil war;
- (2) Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
- (3) Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.

p. Recording And Distribution Of Material Or Information In Violation Of Law

"Personal and advertising injury" arising directly or indirectly out of any action or omission that violates or is alleged to violate:

- (1) The Telephone Consumer Protection Act (TCPA), including any amendment of or addition to such law;
- (2) The CAN-SPAM Act of 2003, including any amendment of or addition to such law;
- (3) The Fair Credit Reporting Act (FCRA), and any amendment of or addition to such law, including the Fair and Accurate Credit Transactions Act (FACTA); or
- (4) Any federal, state or local statute, ordinance or regulation, other than the TCPA, CAN-SPAM Act of 2003 or FCRA and their amendments and additions, that addresses, prohibits, or limits the printing, dissemination, disposal, collecting, recording, sending, transmitting, communicating or distribution of material or information.

COVERAGE C – MEDICAL PAYMENTS

1. Insuring Agreement

- a. We will pay medical expenses as described below for "bodily injury" caused by an accident:
- (1) On premises you own or rent;
 - (2) On ways next to premises you own or rent; or
 - (3) Because of your operations;
- provided that:
- (a) The accident takes place in the "coverage territory" and during the policy period;
 - (b) The expenses are incurred and reported to us within one year of the date of the accident; and
 - (c) The injured person submits to examination, at our expense, by physicians of our choice as often as we reasonably require.
- b. We will make these payments regardless of fault. These payments will not exceed the applicable limit of insurance. We will pay reasonable expenses for:
- (1) First aid administered at the time of an accident;
 - (2) Necessary medical, surgical, X-ray and dental services, including prosthetic devices; and
 - (3) Necessary ambulance, hospital, professional nursing and funeral services.

2. Exclusions

We will not pay expenses for "bodily injury":

a. Any Insured

To any insured, except "volunteer workers".

b. Hired Person

To a person hired to do work for or on behalf of any insured or a tenant of any insured.

c. Injury On Normally Occupied Premises

To a person injured on that part of premises you own or rent that the person normally occupies.

d. Workers' Compensation And Similar Laws

To a person, whether or not an "employee" of any insured, if benefits for the "bodily injury" are payable or must be provided under a workers' compensation or disability benefits law or a similar law.

e. Athletics Activities

To a person injured while practicing, instructing or participating in any physical exercises or games, sports, or athletic contests.

f. Products-Completed Operations Hazard

Included within the "products-completed operations hazard".

g. Coverage A Exclusions

Excluded under Coverage A.

SUPPLEMENTARY PAYMENTS – COVERAGES A AND B

1. We will pay, with respect to any claim we investigate or settle, or any "suit" against an insured we defend:
 - a. All expenses we incur.
 - b. Up to \$250 for cost of bail bonds required because of accidents or traffic law violations arising out of the use of any vehicle to which the Bodily Injury Liability Coverage applies. We do not have to furnish these bonds.
 - c. The cost of bonds to release attachments, but only for bond amounts within the applicable limit of insurance. We do not have to furnish these bonds.
 - d. All reasonable expenses incurred by the insured at our request to assist us in the investigation or defense of the claim or "suit", including actual loss of earnings up to \$250 a day because of time off from work.
 - e. All court costs taxed against the insured in the "suit". However, these payments do not include attorneys' fees or attorneys' expenses taxed against the insured.
 - f. Prejudgment interest awarded against the insured on that part of the judgment we pay. If we make an offer to pay the applicable limit of insurance, we will not pay any prejudgment interest based on that period of time after the offer.

- g. All interest on the full amount of any judgment that accrues after entry of the judgment and before we have paid, offered to pay, or deposited in court the part of the judgment that is within the applicable limit of insurance.

These payments will not reduce the limits of insurance.

- 2. If we defend an insured against a "suit" and an indemnitee of the insured is also named as a party to the "suit", we will defend that indemnitee if all of the following conditions are met:
 - a. The "suit" against the indemnitee seeks damages for which the insured has assumed the liability of the indemnitee in a contract or agreement that is an "insured contract";
 - b. This insurance applies to such liability assumed by the insured;
 - c. The obligation to defend, or the cost of the defense of, that indemnitee, has also been assumed by the insured in the same "insured contract";
 - d. The allegations in the "suit" and the information we know about the "occurrence" are such that no conflict appears to exist between the interests of the insured and the interests of the indemnitee;
 - e. The indemnitee and the insured ask us to conduct and control the defense of that indemnitee against such "suit" and agree that we can assign the same counsel to defend the insured and the indemnitee; and
 - f. The indemnitee:
 - (1) Agrees in writing to:
 - (a) Cooperate with us in the investigation, settlement or defense of the "suit";
 - (b) Immediately send us copies of any demands, notices, summonses or legal papers received in connection with the "suit";
 - (c) Notify any other insurer whose coverage is available to the indemnitee; and
 - (d) Cooperate with us with respect to coordinating other applicable insurance available to the indemnitee; and
 - (2) Provides us with written authorization to:
 - (a) Obtain records and other information related to the "suit"; and
 - (b) Conduct and control the defense of the indemnitee in such "suit".

So long as the above conditions are met, attorneys' fees incurred by us in the defense of that indemnitee, necessary litigation expenses incurred by us and necessary litigation expenses incurred by the indemnitee at our request will be paid as Supplementary Payments. Notwithstanding the provisions of Paragraph 2.b.(2) of Section I – Coverage A – Bodily Injury And Property Damage Liability, such payments will not be deemed to be damages for "bodily injury" and "property damage" and will not reduce the limits of insurance.

Our obligation to defend an insured's indemnitee and to pay for attorneys' fees and necessary litigation expenses as Supplementary Payments ends when we have used up the applicable limit of insurance in the payment of judgments or settlements or the conditions set forth above, or the terms of the agreement described in Paragraph f. above, are no longer met.

SECTION II – WHO IS AN INSURED

- 1. If you are designated in the Declarations as:
 - a. An individual, you and your spouse are insureds, but only with respect to the conduct of a business of which you are the sole owner.
 - b. A partnership or joint venture, you are an insured. Your members, your partners, and their spouses are also insureds, but only with respect to the conduct of your business.
 - c. A limited liability company, you are an insured. Your members are also insureds, but only with respect to the conduct of your business. Your managers are insureds, but only with respect to their duties as your managers.
 - d. An organization other than a partnership, joint venture or limited liability company, you are an insured. Your "executive officers" and directors are insureds, but only with respect to their duties as your officers or directors. Your stockholders are also insureds, but only with respect to their liability as stockholders.
 - e. A trust, you are an insured. Your trustees are also insureds, but only with respect to their duties as trustees.

2. Each of the following is also an insured:
 - a. Your "volunteer workers" only while performing duties related to the conduct of your business, or your "employees", other than either your "executive officers" (if you are an organization other than a partnership, joint venture or limited liability company) or your managers (if you are a limited liability company), but only for acts within the scope of their employment by you or while performing duties related to the conduct of your business. However, none of these "employees" or "volunteer workers" are insureds for:
 - (1) "Bodily injury" or "personal and advertising injury":
 - (a) To you, to your partners or members (if you are a partnership or joint venture), to your members (if you are a limited liability company), to a co-"employee" while in the course of his or her employment or performing duties related to the conduct of your business, or to your other "volunteer workers" while performing duties related to the conduct of your business;
 - (b) To the spouse, child, parent, brother or sister of that co-"employee" or "volunteer worker" as a consequence of Paragraph (1)(a) above;
 - (c) For which there is any obligation to share damages with or repay someone else who must pay damages because of the injury described in Paragraph (1)(a) or (b) above; or
 - (d) Arising out of his or her providing or failing to provide professional health care services.
 - (2) "Property damage" to property:
 - (a) Owned, occupied or used by;
 - (b) Rented to, in the care, custody or control of, or over which physical control is being exercised for any purpose by; you, any of your "employees", "volunteer workers", any partner or member (if you are a partnership or joint venture), or any member (if you are a limited liability company).
 - b. Any person (other than your "employee" or "volunteer worker"), or any organization while acting as your real estate manager.
 - c. Any person or organization having proper temporary custody of your property if you die, but only:
 - (1) With respect to liability arising out of the maintenance or use of that property; and
 - (2) Until your legal representative has been appointed.
 - d. Your legal representative if you die, but only with respect to duties as such. That representative will have all your rights and duties under this Coverage Part.
 3. Any organization you newly acquire or form, other than a partnership, joint venture or limited liability company, and over which you maintain ownership or majority interest, will qualify as a Named Insured if there is no other similar insurance available to that organization. However:
 - a. Coverage under this provision is afforded only until the 90th day after you acquire or form the organization or the end of the policy period, whichever is earlier;
 - b. Coverage **A** does not apply to "bodily injury" or "property damage" that occurred before you acquired or formed the organization; and
 - c. Coverage **B** does not apply to "personal and advertising injury" arising out of an offense committed before you acquired or formed the organization.
- No person or organization is an insured with respect to the conduct of any current or past partnership, joint venture or limited liability company that is not shown as a Named Insured in the Declarations.

SECTION III – LIMITS OF INSURANCE

1. The Limits of Insurance shown in the Declarations and the rules below fix the most we will pay regardless of the number of:
 - a. Insureds;
 - b. Claims made or "suits" brought; or
 - c. Persons or organizations making claims or bringing "suits".
2. The General Aggregate Limit is the most we will pay for the sum of:
 - a. Medical expenses under Coverage **C**;
 - b. Damages under Coverage **A**, except damages because of "bodily injury" or "property damage" included in the "products-completed operations hazard"; and
 - c. Damages under Coverage **B**.

3. The Products-Completed Operations Aggregate Limit is the most we will pay under Coverage **A** for damages because of "bodily injury" and "property damage" included in the "products-completed operations hazard".
4. Subject to Paragraph **2.** above, the Personal And Advertising Injury Limit is the most we will pay under Coverage **B** for the sum of all damages because of all "personal and advertising injury" sustained by any one person or organization.
5. Subject to Paragraph **2.** or **3.** above, whichever applies, the Each Occurrence Limit is the most we will pay for the sum of:
 - a. Damages under Coverage **A**; and
 - b. Medical expenses under Coverage **C**
 because of all "bodily injury" and "property damage" arising out of any one "occurrence".
6. Subject to Paragraph **5.** above, the Damage To Premises Rented To You Limit is the most we will pay under Coverage **A** for damages because of "property damage" to any one premises, while rented to you, or in the case of damage by fire, while rented to you or temporarily occupied by you with permission of the owner.
7. Subject to Paragraph **5.** above, the Medical Expense Limit is the most we will pay under Coverage **C** for all medical expenses because of "bodily injury" sustained by any one person.

The Limits of Insurance of this Coverage Part apply separately to each consecutive annual period and to any remaining period of less than 12 months, starting with the beginning of the policy period shown in the Declarations, unless the policy period is extended after issuance for an additional period of less than 12 months. In that case, the additional period will be deemed part of the last preceding period for purposes of determining the Limits of Insurance.

SECTION IV – COMMERCIAL GENERAL LIABILITY CONDITIONS

1. Bankruptcy

Bankruptcy or insolvency of the insured or of the insured's estate will not relieve us of our obligations under this Coverage Part.

2. Duties In The Event Of Occurrence, Offense, Claim Or Suit

- a. You must see to it that we are notified as soon as practicable of an "occurrence" or an offense which may result in a claim. To the extent possible, notice should include:
 - (1) How, when and where the "occurrence" or offense took place;
 - (2) The names and addresses of any injured persons and witnesses; and

- (3) The nature and location of any injury or damage arising out of the "occurrence" or offense.
- b. If a claim is made or "suit" is brought against any insured, you must:
 - (1) Immediately record the specifics of the claim or "suit" and the date received; and
 - (2) Notify us as soon as practicable.
 You must see to it that we receive written notice of the claim or "suit" as soon as practicable.
- c. You and any other involved insured must:
 - (1) Immediately send us copies of any demands, notices, summonses or legal papers received in connection with the claim or "suit";
 - (2) Authorize us to obtain records and other information;
 - (3) Cooperate with us in the investigation or settlement of the claim or defense against the "suit"; and
 - (4) Assist us, upon our request, in the enforcement of any right against any person or organization which may be liable to the insured because of injury or damage to which this insurance may also apply.
- d. No insured will, except at that insured's own cost, voluntarily make a payment, assume any obligation, or incur any expense, other than for first aid, without our consent.

3. Legal Action Against Us

No person or organization has a right under this Coverage Part:

- a. To join us as a party or otherwise bring us into a "suit" asking for damages from an insured; or
- b. To sue us on this Coverage Part unless all of its terms have been fully complied with.

A person or organization may sue us to recover on an agreed settlement or on a final judgment against an insured; but we will not be liable for damages that are not payable under the terms of this Coverage Part or that are in excess of the applicable limit of insurance. An agreed settlement means a settlement and release of liability signed by us, the insured and the claimant or the claimant's legal representative.

4. Other Insurance

If other valid and collectible insurance is available to the insured for a loss we cover under Coverages **A** or **B** of this Coverage Part, our obligations are limited as follows:

a. Primary Insurance

This insurance is primary except when Paragraph **b.** below applies. If this insurance is primary, our obligations are not affected unless any of the other insurance is also primary. Then, we will share with all that other insurance by the method described in Paragraph **c.** below.

b. Excess Insurance

(1) This insurance is excess over:

- (a) Any of the other insurance, whether primary, excess, contingent or on any other basis:
 - (i) That is Fire, Extended Coverage, Builder's Risk, Installation Risk or similar coverage for "your work";
 - (ii) That is Fire insurance for premises rented to you or temporarily occupied by you with permission of the owner;
 - (iii) That is insurance purchased by you to cover your liability as a tenant for "property damage" to premises rented to you or temporarily occupied by you with permission of the owner; or
 - (iv) If the loss arises out of the maintenance or use of aircraft, "autos" or watercraft to the extent not subject to Exclusion **g.** of Section I – Coverage **A** – Bodily Injury And Property Damage Liability.
- (b) Any other primary insurance available to you covering liability for damages arising out of the premises or operations, or the products and completed operations, for which you have been added as an additional insured.

(2) When this insurance is excess, we will have no duty under Coverages **A** or **B** to defend the insured against any "suit" if any other insurer has a duty to defend the insured against that "suit". If no other insurer defends, we will undertake to do so, but we will be entitled to the insured's rights against all those other insurers.

(3) When this insurance is excess over other insurance, we will pay only our share of the amount of the loss, if any, that exceeds the sum of:

- (a) The total amount that all such other insurance would pay for the loss in the absence of this insurance; and
- (b) The total of all deductible and self-insured amounts under all that other insurance.

(4) We will share the remaining loss, if any, with any other insurance that is not described in this Excess Insurance provision and was not bought specifically to apply in excess of the Limits of Insurance shown in the Declarations of this Coverage Part.

c. Method Of Sharing

If all of the other insurance permits contribution by equal shares, we will follow this method also. Under this approach each insurer contributes equal amounts until it has paid its applicable limit of insurance or none of the loss remains, whichever comes first.

If any of the other insurance does not permit contribution by equal shares, we will contribute by limits. Under this method, each insurer's share is based on the ratio of its applicable limit of insurance to the total applicable limits of insurance of all insurers.

5. Premium Audit

- a. We will compute all premiums for this Coverage Part in accordance with our rules and rates.
- b. Premium shown in this Coverage Part as advance premium is a deposit premium only. At the close of each audit period we will compute the earned premium for that period and send notice to the first Named Insured. The due date for audit and retrospective premiums is the date shown as the due date on the bill. If the sum of the advance and audit premiums paid for the policy period is greater than the earned premium, we will return the excess to the first Named Insured.
- c. The first Named Insured must keep records of the information we need for premium computation, and send us copies at such times as we may request.

6. Representations

By accepting this policy, you agree:

- a. The statements in the Declarations are accurate and complete;

- b. Those statements are based upon representations you made to us; and
- c. We have issued this policy in reliance upon your representations.

7. Separation Of Insureds

Except with respect to the Limits of Insurance, and any rights or duties specifically assigned in this Coverage Part to the first Named Insured, this insurance applies:

- a. As if each Named Insured were the only Named Insured; and
- b. Separately to each insured against whom claim is made or "suit" is brought.

8. Transfer Of Rights Of Recovery Against Others To Us

If the insured has rights to recover all or part of any payment we have made under this Coverage Part, those rights are transferred to us. The insured must do nothing after loss to impair them. At our request, the insured will bring "suit" or transfer those rights to us and help us enforce them.

9. When We Do Not Renew

If we decide not to renew this Coverage Part, we will mail or deliver to the first Named Insured shown in the Declarations written notice of the nonrenewal not less than 30 days before the expiration date.

If notice is mailed, proof of mailing will be sufficient proof of notice.

SECTION V – DEFINITIONS

1. "Advertisement" means a notice that is broadcast or published to the general public or specific market segments about your goods, products or services for the purpose of attracting customers or supporters. For the purposes of this definition:
 - a. Notices that are published include material placed on the Internet or on similar electronic means of communication; and
 - b. Regarding web sites, only that part of a web site that is about your goods, products or services for the purposes of attracting customers or supporters is considered an advertisement.
2. "Auto" means:
 - a. A land motor vehicle, trailer or semitrailer designed for travel on public roads, including any attached machinery or equipment; or
 - b. Any other land vehicle that is subject to a compulsory or financial responsibility law or other motor vehicle insurance law where it is licensed or principally garaged.

However, "auto" does not include "mobile equipment".

3. "Bodily injury" means bodily injury, sickness or disease sustained by a person, including death resulting from any of these at any time.
4. "Coverage territory" means:
 - a. The United States of America (including its territories and possessions), Puerto Rico and Canada;
 - b. International waters or airspace, but only if the injury or damage occurs in the course of travel or transportation between any places included in Paragraph a. above; or
 - c. All other parts of the world if the injury or damage arises out of:
 - (1) Goods or products made or sold by you in the territory described in Paragraph a. above;
 - (2) The activities of a person whose home is in the territory described in Paragraph a. above, but is away for a short time on your business; or
 - (3) "Personal and advertising injury" offenses that take place through the Internet or similar electronic means of communication; provided the insured's responsibility to pay damages is determined in a "suit" on the merits, in the territory described in Paragraph a. above or in a settlement we agree to.
5. "Employee" includes a "leased worker". "Employee" does not include a "temporary worker".
6. "Executive officer" means a person holding any of the officer positions created by your charter, constitution, bylaws or any other similar governing document.
7. "Hostile fire" means one which becomes uncontrollable or breaks out from where it was intended to be.
8. "Impaired property" means tangible property, other than "your product" or "your work", that cannot be used or is less useful because:
 - a. It incorporates "your product" or "your work" that is known or thought to be defective, deficient, inadequate or dangerous; or
 - b. You have failed to fulfill the terms of a contract or agreement;

if such property can be restored to use by the repair, replacement, adjustment or removal of "your product" or "your work" or your fulfilling the terms of the contract or agreement.

9. "Insured contract" means:
- a. A contract for a lease of premises. However, that portion of the contract for a lease of premises that indemnifies any person or organization for damage by fire to premises while rented to you or temporarily occupied by you with permission of the owner is not an "insured contract";
 - b. A sidetrack agreement;
 - c. Any easement or license agreement, except in connection with construction or demolition operations on or within 50 feet of a railroad;
 - d. An obligation, as required by ordinance, to indemnify a municipality, except in connection with work for a municipality;
 - e. An elevator maintenance agreement;
 - f. That part of any other contract or agreement pertaining to your business (including an indemnification of a municipality in connection with work performed for a municipality) under which you assume the tort liability of another party to pay for "bodily injury" or "property damage" to a third person or organization. Tort liability means a liability that would be imposed by law in the absence of any contract or agreement.

Paragraph f. does not include that part of any contract or agreement:

- (1) That indemnifies a railroad for "bodily injury" or "property damage" arising out of construction or demolition operations, within 50 feet of any railroad property and affecting any railroad bridge or trestle, tracks, road-beds, tunnel, underpass or crossing;
- (2) That indemnifies an architect, engineer or surveyor for injury or damage arising out of:
 - (a) Preparing, approving, or failing to prepare or approve, maps, shop drawings, opinions, reports, surveys, field orders, change orders or drawings and specifications; or
 - (b) Giving directions or instructions, or failing to give them, if that is the primary cause of the injury or damage; or
- (3) Under which the insured, if an architect, engineer or surveyor, assumes liability for an injury or damage arising out of the insured's rendering or failure to render professional services, including those listed in (2) above and supervisory, inspection, architectural or engineering activities.

10. "Leased worker" means a person leased to you by a labor leasing firm under an agreement between you and the labor leasing firm, to perform duties related to the conduct of your business. "Leased worker" does not include a "temporary worker".

11. "Loading or unloading" means the handling of property:

- a. After it is moved from the place where it is accepted for movement into or onto an aircraft, watercraft or "auto";
- b. While it is in or on an aircraft, watercraft or "auto"; or
- c. While it is being moved from an aircraft, watercraft or "auto" to the place where it is finally delivered;

but "loading or unloading" does not include the movement of property by means of a mechanical device, other than a hand truck, that is not attached to the aircraft, watercraft or "auto".

12. "Mobile equipment" means any of the following types of land vehicles, including any attached machinery or equipment:

- a. Bulldozers, farm machinery, forklifts and other vehicles designed for use principally off public roads;
- b. Vehicles maintained for use solely on or next to premises you own or rent;
- c. Vehicles that travel on crawler treads;
- d. Vehicles, whether self-propelled or not, maintained primarily to provide mobility to permanently mounted:
 - (1) Power cranes, shovels, loaders, diggers or drills; or
 - (2) Road construction or resurfacing equipment such as graders, scrapers or rollers;
- e. Vehicles not described in Paragraph a., b., c. or d. above that are not self-propelled and are maintained primarily to provide mobility to permanently attached equipment of the following types:
 - (1) Air compressors, pumps and generators, including spraying, welding, building cleaning, geophysical exploration, lighting and well servicing equipment; or
 - (2) Cherry pickers and similar devices used to raise or lower workers;
- f. Vehicles not described in Paragraph a., b., c. or d. above maintained primarily for purposes other than the transportation of persons or cargo.

However, self-propelled vehicles with the following types of permanently attached equipment are not "mobile equipment" but will be considered "autos":

- (1) Equipment designed primarily for:
 - (a) Snow removal;
 - (b) Road maintenance, but not construction or resurfacing; or
 - (c) Street cleaning;
- (2) Cherry pickers and similar devices mounted on automobile or truck chassis and used to raise or lower workers; and
- (3) Air compressors, pumps and generators, including spraying, welding, building cleaning, geophysical exploration, lighting and well servicing equipment.

However, "mobile equipment" does not include any land vehicles that are subject to a compulsory or financial responsibility law or other motor vehicle insurance law where it is licensed or principally garaged. Land vehicles subject to a compulsory or financial responsibility law or other motor vehicle insurance law are considered "autos".

13. "Occurrence" means an accident, including continuous or repeated exposure to substantially the same general harmful conditions.
14. "Personal and advertising injury" means injury, including consequential "bodily injury", arising out of one or more of the following offenses:
 - a. False arrest, detention or imprisonment;
 - b. Malicious prosecution;
 - c. The wrongful eviction from, wrongful entry into, or invasion of the right of private occupancy of a room, dwelling or premises that a person occupies, committed by or on behalf of its owner, landlord or lessor;
 - d. Oral or written publication, in any manner, of material that slanders or libels a person or organization or disparages a person's or organization's goods, products or services;
 - e. Oral or written publication, in any manner, of material that violates a person's right of privacy;
 - f. The use of another's advertising idea in your "advertisement"; or
 - g. Infringing upon another's copyright, trade dress or slogan in your "advertisement".
15. "Pollutants" mean any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.

16. "Products-completed operations hazard":

- a. Includes all "bodily injury" and "property damage" occurring away from premises you own or rent and arising out of "your product" or "your work" except:
 - (1) Products that are still in your physical possession; or
 - (2) Work that has not yet been completed or abandoned. However, "your work" will be deemed completed at the earliest of the following times:
 - (a) When all of the work called for in your contract has been completed.
 - (b) When all of the work to be done at the job site has been completed if your contract calls for work at more than one job site.
 - (c) When that part of the work done at a job site has been put to its intended use by any person or organization other than another contractor or subcontractor working on the same project.

Work that may need service, maintenance, correction, repair or replacement, but which is otherwise complete, will be treated as completed.

- b. Does not include "bodily injury" or "property damage" arising out of:
 - (1) The transportation of property, unless the injury or damage arises out of a condition in or on a vehicle not owned or operated by you, and that condition was created by the "loading or unloading" of that vehicle by any insured;
 - (2) The existence of tools, uninstalled equipment or abandoned or unused materials; or
 - (3) Products or operations for which the classification, listed in the Declarations or in a policy Schedule, states that products-completed operations are subject to the General Aggregate Limit.

17. "Property damage" means:

- a. Physical injury to tangible property, including all resulting loss of use of that property. All such loss of use shall be deemed to occur at the time of the physical injury that caused it; or
- b. Loss of use of tangible property that is not physically injured. All such loss of use shall be deemed to occur at the time of the "occurrence" that caused it.

For the purposes of this insurance, electronic data is not tangible property.

As used in this definition, electronic data means information, facts or programs stored as or on, created or used on, or transmitted to or from computer software, including systems and applications software, hard or floppy disks, CD-ROMs, tapes, drives, cells, data processing devices or any other media which are used with electronically controlled equipment.

18. "Suit" means a civil proceeding in which damages because of "bodily injury", "property damage" or "personal and advertising injury" to which this insurance applies are alleged. "Suit" includes:

- a. An arbitration proceeding in which such damages are claimed and to which the insured must submit or does submit with our consent; or
- b. Any other alternative dispute resolution proceeding in which such damages are claimed and to which the insured submits with our consent.

19. "Temporary worker" means a person who is furnished to you to substitute for a permanent "employee" on leave or to meet seasonal or short-term workload conditions.

20. "Volunteer worker" means a person who is not your "employee", and who donates his or her work and acts at the direction of and within the scope of duties determined by you, and is not paid a fee, salary or other compensation by you or anyone else for their work performed for you.

21. "Your product":

a. Means:

- (1) Any goods or products, other than real property, manufactured, sold, handled, distributed or disposed of by:
 - (a) You;
 - (b) Others trading under your name; or
 - (c) A person or organization whose business or assets you have acquired; and
- (2) Containers (other than vehicles), materials, parts or equipment furnished in connection with such goods or products.

b. Includes:

- (1) Warranties or representations made at any time with respect to the fitness, quality, durability, performance or use of "your product"; and
- (2) The providing of or failure to provide warnings or instructions.

c. Does not include vending machines or other property rented to or located for the use of others but not sold.

22. "Your work":

a. Means:

- (1) Work or operations performed by you or on your behalf; and
- (2) Materials, parts or equipment furnished in connection with such work or operations.

b. Includes:

- (1) Warranties or representations made at any time with respect to the fitness, quality, durability, performance or use of "your work"; and
- (2) The providing of or failure to provide warnings or instructions.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION – ACCESS OR DISCLOSURE OF CONFIDENTIAL OR PERSONAL INFORMATION AND DATA-RELATED LIABILITY – WITH LIMITED BODILY INJURY EXCEPTION

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

A. Exclusion 2.p. of **Section I – Coverage A – Bodily Injury And Property Damage Liability** is replaced by the following:

2. Exclusions

This insurance does not apply to:

p. **Access Or Disclosure Of Confidential Or Personal Information And Data-related Liability**

Damages arising out of:

- (1) Any access to or disclosure of any person's or organization's confidential or personal information, including patents, trade secrets, processing methods, customer lists, financial information, credit card information, health information or any other type of nonpublic information; or
- (2) The loss of, loss of use of, damage to, corruption of, inability to access, or inability to manipulate electronic data.

This exclusion applies even if damages are claimed for notification costs, credit monitoring expenses, forensic expenses, public relations expenses or any other loss, cost or expense incurred by you or others arising out of that which is described in Paragraph (1) or (2) above.

However, unless Paragraph (1) above applies, this exclusion does not apply to damages because of "bodily injury".

As used in this exclusion, electronic data means information, facts or programs stored as or on, created or used on, or transmitted to or from computer software, including systems and applications software, hard or floppy disks, CD-ROMs, tapes, drives, cells, data processing devices or any other media which are used with electronically controlled equipment.

B. The following is added to Paragraph 2. **Exclusions of Section I – Coverage B – Personal And Advertising Injury Liability:**

2. Exclusions

This insurance does not apply to:

Access Or Disclosure Of Confidential Or Personal Information

"Personal and advertising injury" arising out of any access to or disclosure of any person's or organization's confidential or personal information, including patents, trade secrets, processing methods, customer lists, financial information, credit card information, health information or any other type of nonpublic information.

This exclusion applies even if damages are claimed for notification costs, credit monitoring expenses, forensic expenses, public relations expenses or any other loss, cost or expense incurred by you or others arising out of any access to or disclosure of any person's or organization's confidential or personal information.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION – DESIGNATED PROFESSIONAL SERVICES

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE

Description Of Professional Services:
1. ANY & ALL PROFESSIONAL SERVICES.
2.
3.

(If no entry appears above, information required to complete this endorsement will be shown in the Declarations as applicable to this endorsement.)

With respect to any professional services shown in the Schedule, the following exclusion is added to Paragraph 2., **Exclusions of Section I – Coverage A – Bodily Injury And Property Damage Liability** and Paragraph 2., **Exclusions of Section I – Coverage B – Personal And Advertising Injury Liability**:

This insurance does not apply to "bodily injury", "property damage" or "personal and advertising injury" due to the rendering of or failure to render any professional service.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EMPLOYMENT-RELATED PRACTICES EXCLUSION

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

A. The following exclusion is added to Paragraph 2., Exclusions of Section I – Coverage A – Bodily Injury And Property Damage Liability:

This insurance does not apply to:

"Bodily injury" to:

- (1) A person arising out of any:
 - (a) Refusal to employ that person;
 - (b) Termination of that person's employment; or
 - (c) Employment-related practices, policies, acts or omissions, such as coercion, demotion, evaluation, reassignment, discipline, defamation, harassment, humiliation, discrimination or malicious prosecution directed at that person; or
- (2) The spouse, child, parent, brother or sister of that person as a consequence of "bodily injury" to that person at whom any of the employment-related practices described in Paragraphs (a), (b), or (c) above is directed.

This exclusion applies:

- (1) Whether the injury-causing event described in Paragraphs (a), (b) or (c) above occurs before employment, during employment or after employment of that person;
- (2) Whether the insured may be liable as an employer or in any other capacity; and
- (3) To any obligation to share damages with or repay someone else who must pay damages because of the injury.

B. The following exclusion is added to Paragraph 2., Exclusions of Section I – Coverage B – Personal And Advertising Injury Liability:

This insurance does not apply to:

"Personal and advertising injury" to:

- (1) A person arising out of any:
 - (a) Refusal to employ that person;
 - (b) Termination of that person's employment; or
 - (c) Employment-related practices, policies, acts or omissions, such as coercion, demotion, evaluation, reassignment, discipline, defamation, harassment, humiliation, discrimination or malicious prosecution directed at that person; or
- (2) The spouse, child, parent, brother or sister of that person as a consequence of "personal and advertising injury" to that person at whom any of the employment-related practices described in Paragraphs (a), (b), or (c) above is directed.

This exclusion applies:

- (1) Whether the injury-causing event described in Paragraphs (a), (b) or (c) above occurs before employment, during employment or after employment of that person;
- (2) Whether the insured may be liable as an employer or in any other capacity; and
- (3) To any obligation to share damages with or repay someone else who must pay damages because of the injury.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

FUNGI OR BACTERIA EXCLUSION

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

A. The following exclusion is added to Paragraph 2. Exclusions of Section I – Coverage A – Bodily Injury And Property Damage Liability:

2. Exclusions

This insurance does not apply to:

Fungi Or Bacteria

- a. "Bodily injury" or "property damage" which would not have occurred, in whole or in part, but for the actual, alleged or threatened inhalation of, ingestion of, contact with, exposure to, existence of, or presence of, any "fungi" or bacteria on or within a building or structure, including its contents, regardless of whether any other cause, event, material or product contributed concurrently or in any sequence to such injury or damage.
- b. Any loss, cost or expenses arising out of the abating, testing for, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, remediating or disposing of, or in any way responding to, or assessing the effects of, "fungi" or bacteria, by any insured or by any other person or entity.

This exclusion does not apply to any "fungi" or bacteria that are, are on, or are contained in, a good or product intended for bodily consumption.

B. The following exclusion is added to Paragraph 2. Exclusions of Section I – Coverage B – Personal And Advertising Injury Liability:

2. Exclusions

This insurance does not apply to:

Fungi Or Bacteria

- a. "Personal and advertising injury" which would not have taken place, in whole or in part, but for the actual, alleged or threatened inhalation of, ingestion of, contact with, exposure to, existence of, or presence of any "fungi" or bacteria on or within a building or structure, including its contents, regardless of whether any other cause, event, material or product contributed concurrently or in any sequence to such injury.
- b. Any loss, cost or expense arising out of the abating, testing for, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, remediating or disposing of, or in any way responding to, or assessing the effects of, "fungi" or bacteria, by any insured or by any other person or entity.

C. The following definition is added to the Definitions Section:

"Fungi" means any type or form of fungus, including mold or mildew and any mycotoxins, spores, scents or byproducts produced or released by fungi.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
LIQUOR LIABILITY COVERAGE PART
OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
POLLUTION LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
RAILROAD PROTECTIVE LIABILITY COVERAGE PART
UNDERGROUND STORAGE TANK POLICY

- A.** If aggregate insured losses attributable to terrorist acts certified under the federal Terrorism Risk Insurance Act exceed \$100 billion in a calendar year and we have met our insurer deductible under the Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.
- "Certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in accordance with the provisions of the federal Terrorism Risk Insurance Act, to be an act of terrorism pursuant to such Act. The criteria contained in the Terrorism Risk Insurance Act for a "certified act of terrorism" include the following:
1. The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to the Terrorism Risk Insurance Act; and
 2. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.
- B.** The terms and limitations of any terrorism exclusion, or the inapplicability or omission of a terrorism exclusion, do not serve to create coverage for injury or damage that is otherwise excluded under this Coverage Part.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION – RIOT, CIVIL COMMOTION OR MOB ACTION – GOVERNMENTAL SUBDIVISIONS

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

The following exclusion is added to Paragraph 2., Exclusions of Section I – Coverage A – Bodily Injury And Property Damage Liability and Paragraph 2., Exclusions of Section I – Coverage B – Personal And Advertising Injury Liability:

This insurance does not apply to "bodily injury", "property damage" or "personal and advertising injury" arising out of:

1. Riot, civil commotion or mob action; or
2. Any act or omission in connection with the prevention or suppression of a riot, civil commotion or mob action.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION – FAILURE TO SUPPLY

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

This insurance does not apply to "bodily injury" or "property damage" arising out of the failure of any insured to adequately supply gas, oil, water, electricity or steam.

This exclusion does not apply if the failure to supply results from the sudden and accidental injury to tangible property owned or used by any insured to procure, produce, process or transmit the gas, oil, water, electricity or steam.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**PESTICIDE OR HERBICIDE APPLICATOR –
LIMITED POLLUTION COVERAGE**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE

Description Of Operations:
See Scheduled locations

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

With respect to the operations shown in the Schedule, Paragraph (1)(d) of Exclusion f. of **Section I – Coverage A – Bodily Injury And Property Damage Liability** does not apply if the operations meet all standards of any statute, ordinance, regulation or license requirement of any federal, state or local government which apply to those operations.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

BINDING ARBITRATION

This endorsement modifies insurance provided under the following:

COMMERCIAL	GENERAL	LIABILITY	COVERAGE	PART
ELECTRONIC DATA LIABILITY	LIABILITY	COVERAGE	PART	
LIQUOR LIABILITY	COVERAGE	PART		
OWNERS AND CONTRACTORS	PROTECTIVE LIABILITY	COVERAGE	PART	
POLLUTION LIABILITY	COVERAGE	PART		
PRODUCTS/COMPLETED	OPERATIONS	LIABILITY	COVERAGE	PART
PRODUCT WITHDRAWAL	COVERAGE	PART		
RAILROAD PROTECTIVE LIABILITY	COVERAGE	PART		
UNDERGROUND STORAGE TANK	POLICY			

If we and the insured do not agree whether coverage is provided under this Coverage Part for a claim made against the insured, then either party may make a written demand for arbitration.

When this demand is made, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. Each party will:

1. Pay the expenses it incurs; and

2. Bear the expenses of the third arbitrator equally.

Unless both parties agree otherwise, arbitration will take place in the county or parish in which the address shown in the Declarations is located. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

AMENDMENT OF LIMITS OF INSURANCE

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE

	Limits Of Insurance	
General Aggregate Limit	\$	
Products-Completed Operations Aggregate Limit	\$	
Personal & Advertising Injury Limit	\$	
Each Occurrence Limit	\$	
Damage To Premises Rented To You Limit	\$	1,000,000 Any One Premises
Medical Expense Limit	\$	Any One Person

(If no entry appears above, information required to complete this endorsement will be shown in the Declarations as applicable to this endorsement.)

The limits of insurance shown in the Declarations are replaced by the limits designated in the Schedule or in the Declarations as subject to this endorsement with respect to which an entry is made.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

KENTUCKY CHANGES – NON-BINDING ARBITRATION

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
ELECTRONIC DATA LIABILITY COVERAGE PART
LIQUOR LIABILITY COVERAGE PART
OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
POLLUTION LIABILITY COVERAGE PART
PRODUCT WITHDRAWAL COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
RAILROAD PROTECTIVE LIABILITY COVERAGE PART
UNDERGROUND STORAGE TANK POLICY

If we and the insured do not agree whether coverage is provided under this Coverage Part for a claim made against the insured, both parties may, by mutual consent, agree in writing to arbitration of the disagreement.

If both parties agree to arbitrate, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, both parties must request that selection be made by a judge of a court having jurisdiction. Each party will:

1. Pay the expenses it incurs; and

2. Bear the expenses of the third arbitrator equally.

Unless both parties agree otherwise, arbitration will take place in the county in which the address shown in the Declarations is located. Local rules of law as to procedure and evidence will apply. Any decision agreed to by the arbitrators may be appealed to a court of competent jurisdiction.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

MISSOURI CHANGES – GUARANTY ASSOCIATION

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
ELECTRONIC DATA LIABILITY COVERAGE PART
LIQUOR LIABILITY COVERAGE PART
OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
POLLUTION LIABILITY COVERAGE PART
PRODUCT WITHDRAWAL COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
RAILROAD PROTECTIVE LIABILITY COVERAGE PART
UNDERGROUND STORAGE TANK POLICY

MISSOURI PROPERTY AND CASUALTY INSURANCE GUARANTY ASSOCIATION COVERAGE LIMITATIONS

- A.** Subject to the provisions of the Missouri Property and Casualty Insurance Guaranty Association Act (to be referred to as the Act), if we are a member of the Missouri Property and Casualty Insurance Guaranty Association (to be referred to as the Association), the Association will pay claims covered under the Act if we become insolvent.
- B.** The Act contains various exclusions, conditions and limitations that govern a claimant's eligibility to collect payment from the Association and affect the amount of any payment. The following limitations apply subject to all other provisions of the Act:
1. Claims covered by the Association do not include a claim by or against an insured of an insolvent insurer, if the insured has a net worth of more than \$25 million on the later of the end of the insured's most recent fiscal year or the December thirty-first of the year next preceding the date the insurer becomes insolvent; provided that an insured's net worth on such date shall be deemed to include the aggregate net worth of the insured and all of its affiliates as calculated on a consolidated basis.

2. Payments made by the Association for covered claims will include only that amount of each claim which is less than \$300,000.

However, the Association will not:

- (1) Pay an amount in excess of the applicable limit of insurance of the policy from which a claim arises; or
- (2) Return to an insured any unearned premium in excess of \$25,000.

These limitations have no effect on the coverage we will provide under this policy.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

MISSOURI CHANGES – BINDING ARBITRATION

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
ELECTRONIC DATA LIABILITY COVERAGE PART
LIQUOR LIABILITY COVERAGE PART
OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
POLLUTION LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
PRODUCT WITHDRAWAL COVERAGE PART
RAILROAD PROTECTIVE LIABILITY COVERAGE PART
UNDERGROUND STORAGE TANK POLICY

If we and the insured do not agree whether coverage is provided under this Coverage Part for a claim made against the insured, both parties may, by mutual consent, agree in writing to arbitration of the disagreement.

If both parties agree to arbitrate, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, both parties must request that selection be made by a judge of a court having jurisdiction. Each party will:

1. Pay the expenses it incurs; and
2. Bear the expenses of the third arbitrator equally.

Unless both parties agree otherwise, arbitration will take place in the county or parish in which the address shown in the Declarations is located. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

MISSOURI CHANGES – MEDICAL PAYMENTS

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

Paragraph 1.a. of **Coverage C – Medical Payments** is replaced by the following:

1. Insuring Agreement

a. We will pay medical expenses as described below for "bodily injury" caused by an accident:

- (1) On premises you own or rent;
- (2) On ways next to premises you own or rent;
or
- (3) Because of your operations;
provided that:
 - (a) The accident takes place in the "coverage territory" and during the policy period;

- (b) The expenses are incurred and reported to us within one year of the date of the accident. However, expenses reported to us after one year of the date of the accident will not be denied solely because of the late submission unless such late submission operates to prejudice our rights; and
- (c) The injured person submits to examination, at our expense, by physicians of our choice as often as we reasonably require.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION - LEAD LIABILITY

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

The following exclusion is added to paragraph 2., Exclusions of COVERAGE A - BODILY INJURY AND PROPERTY DAMAGE LIABILITY (Section 1 - Coverages) and paragraph 2., Exclusions of COVERAGE B - PERSONAL AND ADVERTISING INJURY LIABILITY (Section 1 - Coverages):

This insurance does not apply to:

1. "Bodily injury," "property damage," or "personal and advertising injury" arising out of or caused by the actual or alleged:
 - a. Exposure to or existence of lead, paint containing lead, or any other material or substance containing lead;
 - b. Manufacture, distribution, sale, resale, rebranding, installation, repair, removal, encapsulation, abatement, replacement or handling of lead, paint containing lead, or any other material or substance containing lead;

Whether or not the lead is or was at any time airborne as a particulate, contained in a product ingested, inhaled, transmitted in any fashion, or found in any form whatsoever.
2. Any legal obligation of any insured for indemnification or contribution due to damages arising out of "bodily injury," "property damage" or "personal and advertising injury" caused by lead, paint containing lead, or any other substance or material containing lead.
3. Any loss, cost, expense or damages, whether direct or consequential, arising out of any:
 - (a) Request, demand or order that any insured or others test for, monitor, clean up, remove, abate, contain, treat or neutralize lead, paint containing lead, or any other substance or material containing lead, or in any way respond to, or assess the effects of lead; or
 - (b) Claim or suit related to, testing for, monitoring, cleaning up, removing, abating, containing, treating or neutralizing lead, paint containing lead, or any other substance or material containing lead or in any way responding to or assessing the effects of lead.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION - LEAD LIABILITY

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

The following exclusion is added to paragraph 2., Exclusions of COVERAGE A - BODILY INJURY AND PROPERTY DAMAGE LIABILITY (Section 1 - Coverages) and paragraph 2., Exclusions of COVERAGE B - PERSONAL AND ADVERTISING INJURY LIABILITY (Section 1 - Coverages):

This insurance does not apply to:

1. "Bodily injury," "property damage," or "personal and advertising injury" arising out of or caused by the actual or alleged:
 - a. Exposure to or existence of lead, paint containing lead, or any other material or substance containing lead;
 - b. Manufacture, distribution, sale, resale, rebranding, installation, repair, removal, encapsulation, abatement, replacement or handling of lead, paint containing lead, or any other material or substance containing lead;

Whether or not the lead is or was at any time airborne as a particulate, contained in a product ingested, inhaled, transmitted in any fashion, or found in any form whatsoever.

2. Any legal obligation of any insured for indemnification or contribution due to damages arising out of "bodily injury," "property damage" or "personal and advertising injury" caused by lead, paint containing lead, or any other substance or material containing lead.
3. Any loss, cost, expense or damages, whether direct or consequential, arising out of any:
 - (a) Request, demand or order that any insured or others test for, monitor, clean up, remove, abate, contain, treat or neutralize lead, paint containing lead, or any other substance or material containing lead, or in any way respond to, or assess the effects of lead; or
 - (b) Claim or suit related to, testing for, monitoring, cleaning up, removing, abating, containing, treating

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or neutralizing lead, paint containing lead, or any other substance or material containing lead or in any way responding to or assessing the effects of lead.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION - ASBESTOS LIABILITY

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

The following exclusion is added to paragraph 2., Exclusions of COVERAGE A - BODILY INJURY AND PROPERTY DAMAGE LIABILITY (Section 1 - Coverages) and paragraph 2., Exclusions of COVERAGE B - PERSONAL AND ADVERTISING INJURY LIABILITY (Section 1 - Coverages):

This insurance does not apply to:

“Bodily injury,” “property damage,” “personal injury” or “advertising injury” arising out of:

1. Inhaling, ingesting or prolonged physical exposure to asbestos or goods or products containing asbestos;
2. The use of asbestos in constructing or manufacturing any good, product or structure;
3. The removal of asbestos from any good, product or structure; or
4. The manufacture, sale, transportation, storage or disposal of asbestos or goods or products containing asbestos.

The coverage afforded by this policy does not apply to payment for the investigation or defense of any loss or “suit,” injury or damage or any cost, fine or penalty or for any expense or claim or “suit” related to any of the above.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION - ASBESTOS LIABILITY

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

The following exclusion is added to paragraph 2., Exclusions of COVERAGE A - BODILY INJURY AND PROPERTY DAMAGE LIABILITY (Section 1 - Coverages) and paragraph 2., Exclusions of COVERAGE B - PERSONAL AND ADVERTISING INJURY LIABILITY (Section 1 - Coverages):

This insurance does not apply to:

“Bodily injury,” “property damage,” “personal and advertising injury” arising out of:

1. Inhaling, ingesting or prolonged physical exposure to asbestos or goods or products containing asbestos;
2. The use of asbestos in constructing or manufacturing any good, product or structure;
3. The removal of asbestos from any good, product or structure; or
4. The manufacture, sale, transportation, storage or disposal of asbestos or goods or products containing asbestos.

The coverage afforded by this policy does not apply to payment for the investigation or defense of any loss or “suit,” injury or damage or any cost, fine or penalty or for any expense or claim or “suit” related to any of the above.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

ASBESTOS EXCLUSION

THIS INSURANCE DOES NOT APPLY TO ANY LIABILITY, DAMAGES, LOSS, INJURY, DEMAND, CLAIM OR "SUIT" ARISING OUT OF OR CAUSED BY, OR ALLEGEDLY CAUSED BY, ASBESTOS EITHER ALONE OR IN COMBINATION WITH OTHER SUBSTANCES OR FACTORS.

All other terms and conditions of this Policy remain unchanged.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

PI-GLD-HS GENERAL LIABILITY DELUXE

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

GENERAL LIABILITY DELUXE ENDORSEMENT:
HUMAN SERVICES

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE

It is understood and agreed that the following extensions only apply in the event that no other specific coverage for the indicated loss exposure is provided under this policy. If such specific coverage applies, the terms, conditions and limits of that coverage are the sole and exclusive coverage applicable under this policy, unless otherwise noted on this endorsement. The following is a summary of the Limits of Insurance and additional coverages provided by this endorsement. For complete details on specific coverages, consult the policy contract wording.

Coverage Applicable	Limit of Insurance	Page #
Extended Property Damage	Included	2
Limited Rental Lease Agreement Contractual Liability	\$50,000 limit	2
Non-Owned Watercraft	Less than 58 feet	2
Damage to Property You Own, Rent, or Occupy	\$30,000 limit	2
Damage to Premises Rented to You	\$1,000,000	3
HIPAA Clarification		4
Medical Payments	\$20,000	5
Medical Payments - Extended Reporting Period	3 years	5
Athletic Activities	Amended	5
Supplementary Payments - Bail Bonds	\$5,000	5
Supplementary Payment - Loss of Earnings	\$1,000 per day	5
Employee Indemnification Defense Coverage	\$25,000	5
Key and Lock Replacement - Janitorial Services Client Coverage	\$10,000 limit	6
Additional Insured - Newly Acquired Time Period	Amended	6
Additional Insured - Medical Directors and Administrators	Included	7
Additional Insured - Managers and Supervisors (with Fellow Employee Coverage)	Included	7
Additional Insured - Broadened Named Insured	Included	7
Additional Insured - Funding Source	Included	7

All other terms and conditions of this Policy remain unchanged.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

Additional Insured - Home Care Providers	Included	7
Additional Insured - Managers, Landlords, or Lessors of Premises	Included	7
Additional Insured - Lessor of Leased Equipment	Included	7
Additional Insured - Grantor of Permits	Included	8
Additional Insured - Vendor	Included	8
Additional Insured - Franchisor	Included	9
Additional Insured - When Required by Contract	Included	9
Additional Insured - Owners, Lessees, or Contractors	Included	9
Additional Insured - State or Political Subdivisions	Included	10
Duties in the Event of Occurrence, Claim or Suit	Included	10
Unintentional Failure to Disclose Hazards	Included	10
Transfer of Rights of Recovery Against Others To Us	Clarification	10
Liberalization	Included	11
Bodily Injury - includes Mental Anguish	Included	11
Personal and Advertising Injury - includes Abuse of Process, Discrimination	Included	11

A. Extended Property Damage

SECTION I - COVERAGES, COVERAGE A BODILY INJURY AND PROPERTY DAMAGE LIABILITY, Subsection 2. Exclusions, Paragraph a. is deleted in its entirety and replaced by the following:

a. Expected or Intended Injury

"Bodily injury" or property damage" expected or intended from the standpoint of the insured. This exclusion does not apply to "bodily injury" or "property damage" resulting from the use of reasonable force to protect persons or property.

B. Limited Rental Lease Agreement Contractual Liability

SECTION I - COVERAGES, COVERAGE A. BODILY INJURY AND PROPERTY DAMAGE LIABILITY, Subsection 2. Exclusions, Paragraph b. Contractual Liability is amended to include the following:

(3) Based on the named insured's request at the time of

All other terms and conditions of this Policy remain unchanged.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

claim, we agree to indemnify the _____ named insured for their liability assumed in a contract or agreement regarding the rental _____ or lease of a premises on behalf of their client, up to \$50,000. This coverage extension _____ only applies to rental lease agreements. This coverage is excess over any renter's _____ liability insurance of the client.

C. Non-Owned Watercraft

SECTION I - COVERAGES, COVERAGE A BODILY INJURY AND PROPERTY DAMAGE LIABILITY, Subsection 2. Exclusions, Paragraph g. (2) is deleted in its entirety and replaced by the following:

(2) A watercraft you do not own that is:

(a) Less than 58 feet long; and

(b) Not being used to carry persons or property for a charge;

This provision applies to any person, who with your consent, either uses or is responsible for _____ the use of a watercraft. This insurance is excess over any other valid and collectible _____ insurance available to the insured whether primary, excess or contingent.

D. Damage to Property You Own, Rent or Occupy

SECTION I - COVERAGES, COVERAGE A BODILY INJURY AND PROPERTY DAMAGE LIABILITY, Subsection 2. Exclusions, Paragraph j. Damage to Property, Item (1) is deleted in its entirety and replaced with the following:

(1) Property you own, rent, or occupy, including any costs or expenses incurred by you, or _____ any other person, organization or entity, for repair, replacement, enhancement, restoration or maintenance of such property for any reason, including prevention of injury _____ to a person or damage to another's property, unless the damage to property is caused by your client, up to a \$30,000 limit. A client is defined as a person under your direct care and supervision.

All other terms and conditions of this Policy remain unchanged.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

E. Damage to Premises Rented to You

1. If damage by fire to premises rented to you is not otherwise excluded from this Coverage Part, the word "fire" is changed to "fire, lightning, explosion, smoke, or leakage from automatic fire protective systems" where it appears in:

a. The last paragraph of SECTION I - COVERAGES, COVERAGE A BODILY INJURY AND PROPERTY DAMAGE LIABILITY, Subsection 2. Exclusions; is deleted in its entirety and replaced by the following:

Exclusions c. through n. do not apply to damage by fire, lightning, explosion, smoke, or leakage from automatic fire protective systems to premises while rented to you or temporarily occupied by you with permission of the owner. A separate limit of insurance applies to this coverage as described in SECTION III - LIMITS OF INSURANCE.

b. SECTION III - LIMITS OF INSURANCE, Paragraph 6. is deleted in its entirety and replaced by the following:

Subject to Paragraph 5. above, the Damage To Premises Rented To You Limit is the most we will pay under Coverage A for damages because of "property damage" to any one premises, while rented to you, or in the case of damage by fire, lightning, explosion, smoke, or leakage from automatic fire protective systems while rented to you or temporarily occupied by you with permission of the owner.

c. SECTION V - DEFINITIONS, Paragraph 9.a., is deleted in its entirety and replaced by the following:

A contract for a lease of premises. However, that portion of the contract for a lease of premises that indemnifies any person or organization for damage by fire, lightning, explosion, smoke, or leakage from automatic fire protective systems to premises while rented to you or

All other terms and conditions of this Policy remain unchanged.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

temporarily occupied by you with permission of the owner is not an "insured contract";

2. SECTION IV - COMMERCIAL GENERAL LIABILITY CONDITIONS, Subsection 4. Other Insurance, Paragraph b. Excess Insurance, (1) (a) (ii) is deleted in its entirety and replaced by the following:

That is insurance for fire, lightning, explosion, smoke, or leakage from automatic fire protective systems for premises rented to you or temporarily occupied by you with permission of the owner;

3. The Damage To Premises Rented To You Limit section of the Declarations is amended to the greater of:

a. \$1,000,000; or

b. The amount shown in the Declarations as the Damage to Premises Rented to You Limit.

This is the most we will pay for all damage proximately caused by the same event, whether such damage results from fire, lightning, explosion, smoke, or leaks from automatic fire protective systems or any combination thereof.

F. HIPAA

SECTION I - COVERAGES, COVERAGE B PERSONAL AND ADVERTISING INJURY LIABILITY, is amended as follows:

1. Paragraph 1. Insuring Agreement is amended to include the following:

We will pay those sums that the insured becomes legally obligated to pay as damages because of a "violation(s)" of the Health Insurance Portability and Accountability Act (HIPAA). We have the right and the duty to defend the insured against any "suit," "investigation," or "civil proceeding" seeking these damages. However, we will have no duty to defend the insured against any "suit" seeking damages, "investigation," or "civil proceeding" to which this insurance does not

All other terms and conditions of this Policy remain unchanged.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

apply.

2. Paragraph 2. Exclusions is amended to include the following additional exclusions:

This insurance does not apply to:

a. Intentional, Willful, or Deliberate Violations

Any willful, intentional, or deliberate "violation(s)" by any insured.

b. Criminal Acts

Any "violation" which results in any criminal penalties under the HIPAA.

c. Other Remedies

Any remedy other than monetary damages for penalties assessed.

d. Compliance Reviews or Audits

Any compliance reviews by the Department of Health and Human Services.

3. SECTION V - DEFINITIONS is amended to include the following additional definitions:

a. "Civil proceeding" means an action by the Department of Health and Human Services (HHS) arising out of "violations."

b. "Investigation" means an examination of an actual or alleged "violation(s)" by HHS. However, "investigation" does not include a Compliance Review.

c. "Violation" means the actual or alleged failure to comply with the regulations included in the HIPAA.

G. Medical Payments - Limit Increased to \$20,000, Extended Reporting Period

All other terms and conditions of this Policy remain unchanged.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

If COVERAGE C MEDICAL PAYMENTS is not otherwise excluded from this Coverage Part:

1. The Medical Expense Limit is changed subject to all of the terms of SECTION III - LIMITS OF INSURANCE to the greater of:

- a. \$20,000; or
- b. The Medical Expense Limit shown in the Declarations of this Coverage Part.

2. SECTION I - COVERAGE, COVERAGE C MEDICAL PAYMENTS, Subsection 1, Insuring

Agreement, a. (3) (b) is deleted in its entirety and replaced by the following:

(b) The expenses are incurred and reported to us within three years of the date of the accident.

H. Athletic Activities

SECTION I - COVERAGES, COVERAGE C MEDICAL PAYMENTS, Subsection 2. Exclusions, Paragraph e. Athletic Activities is deleted in its entirety and replaced with the following:

e. Athletic Activities

To a person injured while taking part in athletics.

I. Supplementary Payments

SECTION I - COVERAGES, SUPPLEMENTARY PAYMENTS - COVERAGE A AND B are amended as follows:

1. b. is deleted in its entirety and replaced by the following:

1. b. Up to \$5000 for cost of bail bonds required because of accidents or traffic law violations arising out of the use of any vehicle to which the Bodily Injury Liability Coverage applies. We

All other terms and conditions of this Policy remain unchanged.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

do not have to furnish these.

1.d. is deleted in its entirety and replaced by the following:

1. d. All reasonable expenses incurred by the insured at our request to assist us in the investigation or defense of the claim or "suit", including actual loss of earnings up to \$1,000 a day because of time off from work.

J. Employee Indemnification Defense Coverage

SECTION I - COVERAGES, SUPPLEMENTARY PAYMENTS - COVERAGES A AND B the following is added:

We will pay, on your behalf, defense costs incurred by an "employee" in a criminal proceeding occurring in the course of employment.

The most we will pay for any "employee" who is alleged to be directly involved in a criminal proceeding is \$25,000 regardless of the numbers of "employees," claims or "suits" brought or persons or organizations making claims or bringing "suits."

K. Key and Lock Replacement - Janitorial Services Client Coverage

SECTION I - COVERAGES, SUPPLEMENTARY PAYMENTS - COVERAGES A AND B is amended to include the following:

We will pay for the cost to replace keys and locks at the "clients" premises due to theft or other loss to keys entrusted to you by your "client," up to a \$10,000 limit per occurrence and \$10,000 policy aggregate.

We will not pay for loss or damage resulting from theft or any other dishonest or criminal act that you or any of your partners, members, officers, "employees", "managers", directors, trustees, authorized representatives or any one to whom you entrust the keys of a "client" for any purpose commit, whether acting alone or in collusion with other persons.

All other terms and conditions of this Policy remain unchanged.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

The following, when used on this coverage, are defined as follows:

a. "Client" means an individual, company or organization with whom you have a written contract or work order for your services for a described premises and have billed for your services.

b. "Employee" means:

(1) Any natural person:

(a) While in your service or for 30 days after termination of service;

(b) Who you compensate directly by salary, wages or commissions; and

(c) Who you have the right to direct and control while performing services for you; or

(2) Any natural person who is furnished temporarily to you:

(a) To substitute for a permanent "employee" as defined in Paragraph (1) above, who is on leave; or

(b) To meet seasonal or short-term workload conditions; while that person is subject to your direction and control and performing services for you.

(3) "Employee" does not mean:

(a) Any agent, broker, person leased to you by a labor leasing firm, factor, commission merchant, consignee, independent contractor or representative of the same general character; or

(b) Any "manager," director or trustee except while performing acts coming within the scope of the usual

All other terms and conditions of this Policy remain unchanged.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

duties of an "employee."

c. "Manager" means a person serving in a directorial capacity for a limited liability company.

L. Additional Insureds

SECTION II - WHO IS AN INSURED is amended as follows:

1. If coverage for newly acquired or formed organizations is not otherwise excluded from this

Coverage Part, Paragraph 3.a. is deleted in its entirety and replaced by the following:

a. Coverage under this provision is afforded until the end of the policy period.

2. Each of the following is also an insured:

a. Medical Directors and Administrators - Your medical directors and administrators, but only while acting within the scope of and during the course of their duties as such. Such duties do not include the furnishing or failure to furnish professional services of any physician or psychiatrist in the treatment of a patient.

b. Managers and Supervisors - Your managers and supervisors are also insureds, but only with respect to their duties as your managers and supervisors. Managers and supervisors who are your "employees" are also insureds for "bodily injury" to a co-"employee" while in the course of his or her employment by you or performing duties related to the conduct of your business.

This provision does not change Item 2.a.(1)(a) as it applies to managers of a limited liability company.

c. Broadened Named Insured - Any organization and subsidiary thereof which you control and actively manage on the effective date of this Coverage Part. However, coverage does not apply to any

All other terms and conditions of this Policy remain unchanged.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

organization or subsidiary not named in the Declarations as Named Insured, if they are also insured under another similar policy, but for its termination or the exhaustion of its limits of insurance.

d. Funding Source - Any person or organization with respect to their liability arising out of:

(1) Their financial control of you; or

(2) Premises they own, maintain or control while you lease or occupy these premises.

This insurance does not apply to structural alterations, new construction and demolition operations performed by or for that person or organization.

e. Home Care Providers - At the first Named Insured's option, any person or organization under your direct supervision and control while providing for you private home respite or foster home care for the developmentally disabled.

f. Managers, Landlords, or Lessors of Premises - Any person or organization with respect to their liability arising out of the ownership, maintenance or use of that part of the premises leased or rented to you subject to the following additional exclusions:

This insurance does not apply to:

(1) Any "occurrence" which takes place after you cease to be a tenant in that premises; or

(2) Structural alterations, new construction or demolition operations performed by or on behalf of that person or organization.

g. Lessor of Leased Equipment - Automatic Status When Required in Lease Agreement With You - Any person or organization from whom you lease equipment when you and such person or

All other terms and conditions of this Policy remain unchanged.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

organization have agreed in writing in a contract or agreement that such person or organization is to be added as an additional insured on your policy. Such person or organization is an insured only with respect to liability for "bodily injury," "property damage" or "personal and advertising injury" caused, in whole or in part, by your maintenance, operation or use of equipment leased to you by such person or organization.

A person's or organization's status as an additional insured under this endorsement ends when their contract or agreement with you for such leased equipment ends.

With respect to the insurance afforded to these additional insureds, this insurance does not apply to any "occurrence" which takes place after the equipment lease expires.

h. Grantors of Permits - Any state or political subdivision granting you a permit in connection with your premises subject to the following additional provision:

(1) This insurance applies only with respect to the following hazards for which the state or political subdivision has issued a permit in connection with the premises you own, rent or control and to which this insurance applies:

(a) The existence, maintenance, repair, construction, erection, or removal of advertising signs, awnings, canopies, cellar entrances, coal holes, driveways, manholes, marquees, hoist away openings, sidewalk vaults, street banners or decorations and similar exposures;

(b) The construction, erection, or removal of elevators;
or

(c) The ownership, maintenance, or use of any elevators covered by this insurance.

i. Vendors - Only with respect to "bodily injury" or "property damage" arising out of "your products" which are

All other terms and conditions of this Policy remain unchanged.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

distributed or sold in the regular course of the vendor's business, subject to the following additional exclusions:

(1) The insurance afforded the vendor does not apply to:

(a) "Bodily injury" or "property damage" for which the vendor is obligated to pay damages by reason of the assumption of liability in a contract or agreement. This exclusion does not apply to liability for damages that the vendor would have in the absence of the contract or agreement;

(b) Any express warranty unauthorized by you;

(c) Any physical or chemical change in the product made intentionally by the vendor;

(d) Repackaging, except when unpacked solely for the purpose of inspection, demonstration, testing, or the substitution of parts under instructions from the manufacturer, and then repackaged in the original container;

(e) Any failure to make such inspections, adjustments, tests or servicing as the vendor has agreed to make or normally undertakes to make in the usual course of business, in connection with the distribution or sale of the products;

(f) Demonstration, installation, servicing or repair operations, except such operations performed at the vendor's premises in connection with the sale of the product;

(g) Products which, after distribution or sale by you, have been labeled or relabeled or used as a container, part or ingredient of any other thing or substance by or for the vendor; or

(h) "Bodily injury" or "property damage" arising out of the sole negligence of the vendor for its own acts or omissions or those of its employees or anyone else acting on its behalf. However, this exclusion does not apply to:

All other terms and conditions of this Policy remain unchanged.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

(i) The exceptions contained in Sub-paragraphs (d) or (f); or

(ii) Such inspections, adjustments, tests or servicing as the vendor has agreed to make or normally undertakes to make in the usual course of business, in connection with the distribution or sale of the products.

(2) This insurance does not apply to any insured person or organization, from whom you have acquired such products, or any ingredient, part or container, entering into, accompanying or containing.

j. Franchisor - Any person or organization with respect to their liability as the grantor of a franchise to you.

k. As Required by Contract - Any person or organization where required by a written contract executed prior to the occurrence of a loss. Such person or organization is an additional insured for "bodily injury," "property damage" or "personal and advertising injury" but only for liability arising out of the negligence of the named insured. The limits of insurance applicable to these additional insureds are the lesser of the policy limits or those limits specified in a contract or agreement. These limits are included within and not in addition to the limits of insurance shown in the Declarations

l. Owners, Lessees or Contractors - Any person or organization, but only with respect to liability for "bodily injury," "property damage" or "personal and advertising injury" caused, in whole or in part, by:

(1) Your acts or omissions; or

(2) The acts or omissions of those acting on your behalf;

in the performance of your ongoing operations for the additional insured when required by a contract.

All other terms and conditions of this Policy remain unchanged.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

With respect to the insurance afforded to these additional insureds, the following additional exclusions apply:

This insurance does not apply to "bodily injury" or "property damage" occurring after:

(a) All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or

(b) That portion of "your work" out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project.

m. State or Political Subdivisions - Any state or political subdivision as required, subject to the following provisions:

(1) This insurance applies only with respect to operations performed by you or on your behalf for which the state or political subdivision has issued a permit, and is required by contract.

(2) This insurance does not apply to:

(a) "Bodily injury," "property damage" or "personal and advertising injury" arising out of operations performed for the state or municipality; or

(b) "Bodily injury" or "property damage" included within the "products-completed operations hazard."

M. Duties in the Event of Occurrence, Claim or Suit

All other terms and conditions of this Policy remain unchanged.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

SECTION IV - COMMERCIAL GENERAL LIABILITY CONDITIONS, Paragraph 2. is amended as follows:

a. is amended to include:

This condition applies only when the "occurrence" or offense is known to:

- (1) You, if you are an individual;
- (2) A partner, if you are a partnership; or
- (3) An executive officer or insurance manager, if you are a corporation.

b. is amended to include:

This condition will not be considered breached unless the breach occurs after such claim or "suit" is known to:

- (1) You, if you are an individual;
- (2) A partner, if you are a partnership; or
- (3) An executive officer or insurance manager, if you are a corporation.

N. Unintentional Failure To Disclose Hazards

SECTION IV - COMMERCIAL GENERAL LIABILITY CONDITIONS, 6. Representations is amended to include the following:

It is agreed that, based on our reliance on your representations as to existing hazards, if you should unintentionally fail to disclose all such hazards prior to the beginning of the policy period of this Coverage Part, we shall not deny coverage under this Coverage Part because of such failure.

O. Transfer of Rights of Recovery Against Others To Us

All other terms and conditions of this Policy remain unchanged.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

SECTION IV - COMMERCIAL GENERAL LIABILITY CONDITIONS, 8. Transfer of Rights of

Recovery Against Others To Us is deleted in its entirety and replaced by the following:

If the insured has rights to recover all or part of any payment we have made under this Coverage Part, those rights are transferred to us. The insured must do nothing after loss to impair them. At our request, the insured will bring "suit" or transfer those rights to us and help us enforce them.

Therefore, the insured can waive the insurer's rights of recovery prior to the occurrence of a loss, provided the waiver is made in a written contract.

P. Liberalization

SECTION IV - COMMERCIAL GENERAL LIABILITY CONDITIONS, is amended to include the following:

If we revise this endorsement to provide more coverage without additional premium charge, we will automatically provide the additional coverage to all endorsement holders as of the day the revision is effective in your state.

Q. Bodily Injury - Mental Anguish

SECTION V - DEFINITIONS, Paragraph 3. Is deleted in its entirety and replaced by the following:

"Bodily injury" means:

a. Bodily injury, sickness or disease sustained by a person, and includes mental anguish resulting from any of these; and

b. Except for mental anguish, includes death resulting from the foregoing (Item a. above) at any time.

All other terms and conditions of this Policy remain unchanged.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

R. Personal and Advertising Injury - Abuse of Process, Discrimination

If COVERAGE B PERSONAL AND ADVERTISING INJURY LIABILITY COVERAGE is not otherwise excluded from this Coverage Part, the definition of "personal and advertising injury" is amended as follows:

1. SECTION V - DEFINITIONS, Paragraph 14.b. is deleted in its entirety and replaced by the following:

b. Malicious prosecution or abuse of process;

2. SECTION V - DEFINITIONS, Paragraph 14. is amended by adding the following:

Discrimination based on race, color, religion, sex, age or national origin, except when:

a. Done intentionally by or at the direction of, or with the knowledge or consent of:

(1) Any insured; or

(2) Any executive officer, director, stockholder, partner or member of the insured;

b. Directly or indirectly related to the employment, former or prospective employment, termination of employment, or application for employment of any person or persons by an insured;

c. Directly or indirectly related to the sale, rental, lease or sublease or prospective sales, rental, lease or sub-lease of any room, dwelling or premises by or at the direction of any insured; or

d. Insurance for such discrimination is prohibited by or held in violation of law, public policy, legislation, court decision or administrative ruling.

The above does not apply to fines or penalties imposed because of

All other terms and conditions of this Policy remain unchanged.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

discrimination.

All other terms and conditions of this Policy remain unchanged.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

CG 2504 Designated Location General Aggregate Limit

DESIGNATED LOCATION(S) GENERAL AGGREGATE LIMIT
WITH MAXIMUM POLICY AGGREGATE

This endorsement modifies insurance provided under the following:
COMMERCIAL GENERAL LIABILITY COVERAGE PART SCHEDULE

Designated Location(s):

Designated Location General Aggregate Limit of Insurance: \$ 3,000,000
Maximum Policy Aggregate Limit of Insurance: \$ 10,000,000

A. For all sums which the insured becomes legally obligated to pay as damages caused by "occurrences" under SECTION I - Coverage A, and for all medical expenses caused by accidents under SECTION I - Coverage C, which can be attributed only to operations at a single designated "location" shown in the SCHEDULE above:

1. A separate Designated Location General Aggregate Limit applies to each designated "location," and that limit is equal to the amount shown in the SCHEDULE above. However, regardless of the number of locations and under no circumstances will we pay any more than the Maximum Policy Aggregate stated in the endorsement SCHEDULE above.

2. The Designated Location General Aggregate Limit is the most we will pay for the sum of all damages under Coverage A, except damages because of "bodily injury" or "property damage" included in the "products-completed operations hazard," and for medical expenses under Coverage C regardless of the number of:

- a. Insureds;
- b. Claims made or "suits" brought; or
- c. Persons or organizations making claims or bringing "suits."

3. Any payments made under Coverage A for damages or under Coverage C for medical expenses shall reduce the Designated Location General Aggregate Limit for that designated "location." Such payments shall not reduce the General Aggregate Limit shown in the Declarations nor shall they reduce any other Designated Location General Aggregate Limit for any other designated

All other terms and conditions of this Policy remain unchanged.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

"location" shown in the SCHEDULE above.

4. The limits shown in the Declarations for Each Occurrence, Fire Damage and Medical Expense continue to apply. However, instead of being subject to the General Aggregate Limit shown in the Declarations, such limits will be subject to the applicable Designated Location General Aggregate Limit and the Maximum Policy Aggregate shown in the endorsement SCHEDULE above.

B. For all sums which the insured becomes legally obligated to pay as damages caused by "occurrences" under Section I - Coverage A, and for all medical expenses caused by accidents under Section I - Coverage C, which cannot be attributed only to operations at a single designated "location" shown in the SCHEDULE above:

1. Any payments made under Coverage A for damages or under Coverage C for medical expenses shall reduce the amount available under the General Aggregate Limit or the Products-Completed Operations Aggregate Limit, whichever is applicable; and

2. Such payments shall not reduce any Designated Location General Aggregate Limit. They will however, contribute towards the Maximum Policy Aggregate.

C. When coverage for liability arising out of the "products-completed operations hazard" is provided, any payments for damages because of "bodily injury" or "property damage" included in the "products-completed operations hazard" will reduce the Products-Completed Operations Aggregate Limit, and not reduce the General Aggregate Limit nor the Designated Location General Aggregate Limit.

D. For the purposes of this endorsement, the Definitions Section is amended by the addition of the following definition:

"Location" means premises involving the same or connecting lots, or premises whose connection is interrupted only by a street, roadway, waterway or right-of-way of a railroad.

E. The provisions of Section III - Limits Of Insurance not otherwise modified by this endorsement shall continue to apply as stipulated.

All other terms and conditions of this Policy remain unchanged.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

CG 24 17 Contractual Liability - Railroads

COMMERCIAL GENERAL LIABILITY COVERAGE PART SCHEDULE

Scheduled Railroad:

Missouri Northern Arkansas Railway
c/o Rail America, Inc.
Real Estate Department
7411 Fullerton St. Ste 300
Jacksonville, FL 32256

Designated Job Site:

400 and 500 Block of East Sedalia St
Clinton, MO 64735

(If no entry appears above, information required to complete this endorsement will be shown in the Declarations as applicable to this endorsement.)

With respect to operations performed for, or affecting, a Scheduled Railroad at a Designated Job Site, the definition of "insured contract" in the Definitions section is replaced by the following:

9. "Insured Contract" means:

- a. A contract for a lease of premises. However, that portion of the contract for a lease of premises that indemnifies any person or organization for damage by fire to premises while rented to you or temporarily occupied by you with permission of the owner is not an "insured contract";
- b. A sidetrack agreement;
- c. Any easement or license agreement;
- d. An obligation, as required by ordinance, to indemnify a municipality, except in connection with work for a municipality;
- e. An elevator maintenance agreement;
- f. That part of any other contract or agreement pertaining to your business

All other terms and conditions of this Policy remain unchanged.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

(including an indemnification of a municipality in connection with work performed for a municipality) under which you assume the tort liability of another party to pay for "bodily injury" or "property damage" to a third person or organization. Tort liability means a liability that would be imposed by law in the absence of any contract or agreement.

Paragraph f. does not include that part of any contract or agreement:

(1) That indemnifies an architect, engineer or surveyor for injury or damage arising out of:

(a) Preparing, approving or failing to prepare or approve maps, shop drawings, opinions, reports, surveys, field orders, change orders or drawings and specifications; or

(b) Giving directions or instructions, or failing to give them, if that is the primary cause of the injury or damage;

(2) Under which the insured, if an architect, engineer or surveyor, assumes liability for an injury or damage arising out of the insured's rendering or failure to render professional services, including those listed in Paragraph (1) above and supervisory, inspection, architectural or engineering activities.

All other terms and conditions of this Policy remain unchanged.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

POLLUTION EXCLUSION – EXCEPTION FOR POTABLE WATER

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

**SECTION I – COVERAGES, COVERAGE A BODILY INJURY AND PROPERTY DAMAGE LIABILITY,
2. Exclusions, f. Pollution** is amended to include:

This exclusion does not apply to "bodily injury" or "property damage" arising out of the sudden and accidental discharge, dispersal, seepage, migration, release or escape of "pollutants", into "Potable Water" you supply to others.

A series of any related discharge, dispersal, seepage, migration, release or escape of "pollutants" will be deemed:

1. A single "occurrence" regardless of the length of time over which the "pollutants" are released;
2. To have occurred at the date of the earliest "occurrence".

SECTION V – DEFINITIONS is amended to include:

"Potable Water" means water intended and provided for human consumption.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ADDITIONAL INSURED – MUNICIPALITY

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

1. The following is added to **SECTION II - WHO IS AN INSURED**:
 - a. If you are designated in the Declarations as a municipality, you are an insured. Your operating authorities, boards, commissions, districts or any other governmental units are insureds, provided that you operate, control, and fund the authority, board, commission, district or other governmental unit.
 - b. Your elected and appointed officials are also insureds. Elected and appointed officials, including elected and appointed officials of your operating authorities, boards, commissions, districts or other governmental units are insureds but only for acts within the course and scope of their duties for the insured public entity or its operating authorities, boards, commissions, districts or other governmental units.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ABUSE OR MOLESTATION EXCLUSION

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

The following exclusion is added to Paragraph 2. **Exclusions** of **SECTION I – COVERAGE A BODILY INJURY AND PROPERTY DAMAGE LIABILITY** and Paragraph 2. **Exclusions** of **SECTION I – COVERAGE B – PERSONAL AND ADVERTISING INJURY LIABILITY**:

This insurance does not apply to any injury sustained by any person arising out of or resulting from the alleged, actual or threatened abuse or molestation by anyone.

We shall not have any duty to defend any "suit" against any insured seeking damages on account of any such injury.

This exclusion applies to all injury sustained by any person, including emotional distress, arising out of molestation or abuse whether alleged, actual or threatened including but not limited to molestation or abuse arising out of your negligence or other wrongdoing with respect to:

1. Hiring, placement, employment, training;
2. Investigation;
3. Supervision;
4. Reporting any molestation or abuse to the proper authorities, or failure to so report; or
5. Retention;

of a person for whom any insured is or ever was legally responsible or for whom any insured may have assumed the liability; and whose conduct would be excluded above.

EXHIBIT 1c4
GENERAL
LIABILITY
INSURANCE
POLICY
AWR - 2021



The Cincinnati Insurance Company
The Cincinnati Casualty Company
The Cincinnati Indemnity Company

Policy Number: ETD 059 94 99

Effective Date: 01-01-2021

Named Insured: ALLIANCE WATER RESOURCES INC

For professional advice and policy questions or changes, please contact your local independent agency:

J.W. TERRILL, A MARSH & MCLENNAN AGENCY LLC
COMPANY
825 MARYVILLE CENTRE DR STE 200
CHESTERFIELD, MO 63017-5942

314-594-2700

Dear Policyholder:

Thank you

Thank you for trusting The Cincinnati Insurance Companies with your commercial insurance coverage. We recognize that locally based independent agents have the working knowledge to help you choose the right insurance company for your needs. Together with your local independent insurance agency, we are committed to providing you with the highest level of service.

Please review your enclosed policy information to verify your coverage details, as well as deductibles and coverage amounts. Should your needs change, your agent is available to review and update your policy.

Please promptly report claims

If you experience a policy-related loss, you may report it by contacting your local professional independent agency representing The Cincinnati Insurance Companies or by directly calling us toll-free at **877-242-2544** and providing your policy number and claim-related information.

Sincerely,

Sean M. Givler
Senior Vice President - Commercial Lines



The Cincinnati Insurance Company

A Stock Insurance Company

Headquarters: 6200 S. Gilmore Road, Fairfield, OH 45014-5141

Mailing address: P.O. Box 145496, Cincinnati, OH 45250-5496

www.cinfin.com ■ 513-870-2000

UTILITY SERVICES COMMON POLICY DECLARATIONS

Billing Method: DIRECT BILL

POLICY NUMBER ETD 059 94 99 / ETA 059 94 99

NAMED INSURED ALLIANCE WATER RESOURCES INC

ADDRESS

(Number & Street, 206 S KEENE ST
Town, County, COLUMBIA, MO 65201-6622
State & Zip Code)

Previous Policy Number:

NEW

Policy Period: At 12:01 A.M., STANDARD TIME AT YOUR MAILING ADDRESS SHOWN ABOVE

All coverages except Automobile and / or Garage

Policy number: ETD 059 94 99 FROM: 01-01-2021 TO: 01-01-2024

Automobile and / or Garage

Policy number: ETA 059 94 99 FROM: 01-01-2021 TO: 01-01-2022

Agency J.W. TERRILL, A MARSH & MCLENNAN AGENCY LLC COMPANY 24-024

City CHESTERFIELD, MO

Legal Entity / Business Description

ORGANIZATION (ANY OTHER)

IN RETURN FOR THE PAYMENT OF THE PREMIUM, AND SUBJECT TO ALL THE TERMS OF THIS POLICY, WE AGREE WITH YOU TO PROVIDE THE INSURANCE AS STATED IN THIS POLICY.

FORMS APPLICABLE TO ALL COVERAGE PARTS:

SKY1	11/15	NOTICE
IL0017	11/98	COMMON POLICY CONDITIONS
IA102A	09/08	SUMMARY OF PREMIUMS CHARGED
IA4500MO	10/18	MISSOURI - NOTICE TO POLICYHOLDERS
IA904	04/04	SCHEDULE OF LOCATIONS
IA905	02/98	NAMED INSURED SCHEDULE
IA4236	01/15	POLICYHOLDER NOTICE TERRORISM INSURANCE COVERAGE
IA4521	03/20	NOTICE OF PRIVACY PRACTICES
IP404TN	06/94	IMPORTANT INFORMATION TO POLICYHOLDERS TENNESSEE
IP446	08/01	NOTICE TO POLICYHOLDERS
IA4006	07/10	SPECIAL PER OCCURRENCE DEDUCTIBLE ENDORSEMENT
IA4086	05/09	EARLIER NOTICE OF CANCELLATION PROVIDED BY US
IA4116MO	06/16	MISSOURI CHANGES - CANCELLATION AND NONRENEWAL
IA4215MO	02/14	MISSOURI CHANGES
IA4226	03/02	NOTICE TO POLICY HOLDERS FUNGI OR BACTERIA EXCLUSION ENDORSEMENTS
IA4238	01/15	CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM
IA4338	05/11	SIGNATURE ENDORSEMENT
IA4376KY	12/09	KENTUCKY TAXES ENDORSEMENT

IA 518 01 12

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02-15-2021 12:07

ETD 059 94 99 / ETA 059 94 99

IA4387IA 09/11 IOWA CHANGES - ACTUAL CASH VALUE
IP412 12/92 IMPORTANT INFORMATION TO POLICYHOLDERS
MI1384KY 06/92 NOTICE TO KENTUCKY INSUREDS - AUTOMOBILE COVERAGES
FM502 07/08 COMMERCIAL PROPERTY COVERAGE PART DECLARATIONS
GA532 07/08 COMMERCIAL GENERAL LIABILITY COVERAGE PART DECLARATIONS
GA533 07/08 EMPLOYEE BENEFIT LIABILITY COVERAGE PART SCHEDULE
MA559 05/10 CONTRACTORS' EQUIPMENT (AND TOOLS) COVERAGE PART DECLARATIONS
CA519XCP 03/09 CINCIPLUS® CRIME XC+® (EXPANDED COVERAGE PLUS) COVERAGE PART
DECLARATIONS
AA505 03/06 BUSINESS AUTO COVERAGE PART DECLARATIONS
XSC504 05/10 EXCESS LIABILITY COVERAGE PART DECLARATIONS

Countersigned _____ (Date) By _____ (Authorized Representative)

NOTICE

Your premium for this policy includes a Kentucky state surcharge tax required by KRS 136.392 and a tax which will be remitted to the municipality or county in which you reside as required by KRS 91A.080. The amount of the tax is shown on your policy.

S-KY-1 (11/15)

COMMON POLICY CONDITIONS

All Coverage Parts included in this policy are subject to the following conditions.

A. Cancellation

1. The first Named Insured shown in the Declarations may cancel this policy by mailing or delivering to us advance written notice of cancellation.
2. We may cancel this policy by mailing or delivering to the first Named Insured written notice of cancellation at least:
 - a. 10 days before the effective date of cancellation if we cancel for nonpayment of premium; or
 - b. 30 days before the effective date of cancellation if we cancel for any other reason.
3. We will mail or deliver our notice to the first Named Insured's last mailing address known to us.
4. Notice of cancellation will state the effective date of cancellation. The policy period will end on that date.
5. If this policy is cancelled, we will send the first Named Insured any premium refund due. If we cancel, the refund will be pro rata. If the first Named Insured cancels, the refund may be less than pro rata. The cancellation will be effective even if we have not made or offered a refund.
6. If notice is mailed, proof of mailing will be sufficient proof of notice.

B. Changes

This policy contains all the agreements between you and us concerning the insurance afforded. The first Named Insured shown in the Declarations is authorized to make changes in the terms of this policy with our consent. This policy's terms can be amended or waived only by endorsement issued by us and made a part of this policy.

C. Examination of Your Books and Records

We may examine and audit your books and records as they relate to this policy at any time during the policy period and up to three years afterward.

D. Inspections and Surveys

1. We have the right to:
 - a. Make inspections and surveys at any time;

- b. Give you reports on the conditions we find; and

- c. Recommend changes.

2. We are not obligated to make any inspections, surveys, reports or recommendations and any such actions we do undertake relate only to insurability and the premiums to be charged. We do not make safety inspections. We do not undertake to perform the duty of any person or organization to provide for the health or safety of workers or the public. And we do not warrant that conditions:

- a. Are safe or healthful; or

- b. Comply with laws, regulations, codes or standards.

3. Paragraphs 1. and 2. of this condition apply not only to us, but also to any rating, advisory, rate service or similar organization which makes insurance inspections, surveys, reports or recommendations.

4. Paragraph 2. of this condition does not apply to any inspections, surveys, reports or recommendations we may make relative to certification, under state or municipal statutes, ordinances or regulations, of boilers, pressure vessels or elevators.

E. Premiums

The first Named Insured shown in the Declarations:

1. Is responsible for the payment of all premiums; and
2. Will be the payee for any return premiums we pay.

F. Transfer of Your Rights and Duties Under this Policy

Your rights and duties under this policy may not be transferred without our written consent except in the case of death of an individual named insured.

If you die, your rights and duties will be transferred to your legal representative but only while acting within the scope of duties as your legal representative. Until your legal representative is appointed, anyone having proper temporary custody of your property will have your rights and duties but only with respect to that property.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SCHEDULE OF LOCATIONS

LOC. STREET ADDRESS CITY STATE ZIP CODE

188	1402 E MAIN ST INEZ, KY 41224-8941			
189	ROUTE 645 & SALT WELL RD INEZ, KY 41224			
190	ROUTE 3 & DAVIS BRANCH INEZ, KY 41224			
191	QUAIL HOLLOW INEZ, KY 41224			
192	5220 BYPASS ROUTE 645 INEZ, KY 41224			
193	1033 HODE RD INEZ, KY 41224			
194	RIVERSIDE APT INEZ, KY 41224			
195	LOUIS ST INEZ, KY 41224			

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SCHEDULE OF LOCATIONS

<u>LOC.</u>	<u>STREET ADDRESS</u>	<u>CITY</u>	<u>STATE</u>	<u>ZIP CODE</u>
196	BEAUTY RD INEZ, KY 41224			
197	SEMPSEY HOUSING INEZ, KY 41224			
198	RT 908 TURKEY CREEK INEZ, KY 41224			
199	KY RT 3 AIRPORT RD INEZ, KY 41224			
200	RT 40 TOP BUCK CREEK MOUNTAIN INEZ, KY 41224			
201	RT 2031 ELK CREEK MOUNTAIN INEZ, KY 41224			
202	RT 292 5 MILES EAST OF LOVELY INEZ, KY 41224			
203	KY RT 40 SPEARS HOLLOW INEZ, KY 41224			
204	RT 40 MARCUS WELLS HILL INEZ, KY 41224			
205	RT 40 8 MILES WEST OF INEZ CALLOWAY INEZ, KY 41224			
206	RT 3 MILLDE FORK ROAD INEZ, KY 41224			
207	RT 908 TOP OF TURKEY MOUNTAIN INEZ, KY 41224			
208	BUFFALO HORN INEZ, KY 41224			
209	RT 40 HOWARD STEPP-WARFIELD INEZ, KY 41224			
210	387 E MAIN ST STE 140 INEZ, KY 41224-8023			

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

NAMED INSURED SCHEDULE

This Schedule supplements the Declarations.

SCHEDULE

Named Insured:

MARTIN COUNTY WATER DISTRICT
MARTIN COUNTY SANITATION DISTRICT

THE CINCINNATI INSURANCE COMPANY

A Stock Insurance Company

COMMERCIAL GENERAL LIABILITY COVERAGE PART DECLARATIONS

Attached to and forming part of POLICY NUMBER: ETD 059 94 99

Named Insured is the same as it appears in the Common Policy Declarations

LIMITS OF INSURANCE

EACH OCCURRENCE LIMIT	\$ 1,000,000	
GENERAL AGGREGATE LIMIT	\$ 3,000,000	
PRODUCTS-COMPLETED OPERATIONS AGGREGATE LIMIT	\$ 3,000,000	
PERSONAL & ADVERTISING INJURY LIMIT	\$ 1,000,000	ANY ONE PERSON OR ORGANIZATION
DAMAGE TO PREMISES RENTED TO YOU LIMIT		ANY ONE
\$100,000 limit unless otherwise indicated herein:	\$ SEE GA267	PREMISES
MEDICAL EXPENSE LIMIT		
\$5,000 limit unless otherwise indicated herein:	\$ SEE GA267	ANY ONE PERSON

COMMERCIAL GENERAL LIABILITY COVERAGE FORM

Various provisions in this Coverage Part restrict this insurance. Read the entire Coverage Part carefully to determine rights, duties and what is and is not covered.

Throughout this Coverage Part the words "you" and "your" refer to the Named Insured shown in the Declarations, and any other person or organization qualifying as a Named Insured under this Coverage Part. The words "we", "us" and "our" refer to the Company providing this insurance.

The word "insured" means any person or organization qualifying as such under **SECTION II - WHO IS AN INSURED.**

Other words and phrases that appear in quotation marks have special meaning. Refer to **SECTION V - DEFINITIONS.**

SECTION I - COVERAGES

COVERAGE A. BODILY INJURY AND PROPERTY DAMAGE LIABILITY

1. Insuring Agreement

- a. We will pay those sums that the insured becomes legally obligated to pay as damages because of "bodily injury" or "property damage" to which this insurance applies. We will have the right and duty to defend the insured against any "suit" seeking those damages. However, we will have no duty to defend the insured against any "suit" seeking damages for "bodily injury" or "property damage" to which this insurance does not apply. We may, at our discretion, investigate any "occurrence" and settle any claim or "suit" that may result. But:

- (1) The amount we will pay for damages is limited as described in **SECTION III - LIMITS OF INSURANCE**; and
- (2) Our right and duty to defend ends when we have used up the applicable limit of insurance in the payment of judgments or settlements under **SECTION I - COVERAGES, COVERAGE A. BODILY INJURY AND PROPERTY DAMAGE LIABILITY**; **SECTION I - COVERAGES, COVERAGE B. PERSONAL AND ADVERTISING INJURY LIABILITY**; or medical expenses under **SECTION I - COVERAGES, COVERAGE C. MEDICAL PAYMENTS.**

No other obligation or liability to pay sums or perform acts or services is covered unless expressly provided for under

SUPPLEMENTARY PAYMENTS - COVERAGES A AND B.

- b. This insurance applies to "bodily injury" and "property damage" only if:
- (1) The "bodily injury" or "property damage" is caused by an "occurrence" that takes place in the "coverage territory";
 - (2) The "bodily injury" or "property damage" occurs during the policy period; and
 - (3) Prior to the "coverage term" in which "bodily injury" or "property damage" occurs, you did not know, per Paragraph **1.d.** below, that the "bodily injury" or "property damage" had occurred or had begun to occur, in whole or in part.
- c. "Bodily injury" or "property damage" which:
- (1) Occurs during the "coverage term"; and
 - (2) Was not, prior to the "coverage term", known by you, per Paragraph **1.d.** below, to have occurred;
- includes any continuation, change or resumption of that "bodily injury" or "property damage" after the end of the "coverage term" in which it first became known by you.
- d. You will be deemed to know that "bodily injury" or "property damage" has occurred at the earliest time when any "authorized representative":
- (1) Reports all, or any part, of the "bodily injury" or "property damage" to us or any other insurer;
 - (2) Receives a written or verbal demand or claim for damages because of the "bodily injury" or "property damage";
 - (3) First observes, or reasonably should have first observed, the "bodily injury" or "property damage";
 - (4) Becomes aware, or reasonably should have become aware, by any means other than as described in (3) above, that "bodily injury" or "property damage" had occurred or had begun to occur; or
 - (5) Becomes aware, or reasonably should have become aware, of a

condition from which "bodily injury" or "property damage" is substantially certain to occur.

- e. Damages because of "bodily injury" include damages claimed by any person or organization for care, loss of services or death resulting at any time from the "bodily injury".

2. Exclusions

This insurance does not apply to:

a. Expected or Intended Injury

"Bodily injury" or "property damage" which may reasonably be expected to result from the intentional or criminal acts of the insured or which is in fact expected or intended by the insured, even if the injury or damage is of a different degree or type than actually expected or intended. This exclusion does not apply to "bodily injury" resulting from the use of reasonable force to protect persons or property.

b. Contractual Liability

"Bodily injury" or "property damage" for which the insured is obligated to pay damages by reason of the assumption of liability in a contract or agreement. This exclusion does not apply to liability for damages:

- (1) That the insured would have in the absence of the contract or agreement; or
- (2) Assumed in a contract or agreement that is an "insured contract", provided the "bodily injury" or "property damage" occurs subsequent to the execution of the contract or agreement. When a claim for such "bodily injury" or "property damage" is made, we will defend that claim provided the insured has assumed the obligation to defend such claim in the "insured contract". Such defense payments will not reduce the limits of insurance.

c. Liquor Liability

"Bodily injury" or "property damage" for which any insured may be held liable by reason of:

- (1) Causing or contributing to the intoxication of any person;
- (2) The furnishing of alcoholic beverages to a person under the legal drinking age or under the influence of alcohol; or

- (3) Any statute, ordinance or regulation relating to the sale, gift, distribution or use of alcoholic beverages.

This exclusion applies only if you are in the business of manufacturing, distributing, selling, serving or furnishing alcoholic beverages.

d. Workers' Compensation and Similar Laws

Any obligation of the insured under a workers' compensation, disability benefits or unemployment compensation law or any similar law.

e. Employer's Liability

"Bodily injury" to:

- (1) An "employee" of the insured sustained in the "workplace";
- (2) An "employee" of the insured arising out of the performance of duties related to the conduct of the insured's business; or
- (3) The spouse, child, parent, brother or sister of that "employee" as a consequence of Paragraphs (1) or (2) above.

This exclusion applies:

- (1) Whether the insured may be liable as an employer or in any other capacity; and
- (2) To any obligation to share damages with or repay someone else who must pay damages because of the injury.

This exclusion does not apply to liability assumed by the insured under an "insured contract".

f. Pollutant

- (1) "Bodily injury" or "property damage" arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release, escape or emission of "pollutants":

- (a) At or from any premises, site or location which is or was at any time owned or occupied by, or rented or loaned to, any insured. However, Paragraph (a) does not apply to:

- 1) "Bodily injury" to any person injured while on any premises, site or location owned or occupied by, or rented or loaned to, you provided:

- a) The injury is caused by the inadequate ventilation of vapors;
- b) The person injured is first exposed to such vapors during the policy period; and
- c) Within 30 days of such first exposure, the person injured is clinically diagnosed or treated by a physician for the medical condition caused by the exposure to such vapors. However, Paragraph c) does not apply if the "bodily injury" is caused by vapors produced by or originating from equipment that is used to heat, cool or dehumidify the building, or equipment that is used to heat water for personal use, by the building's occupants or their guests.

This exception **1)** shall apply only to Named Insureds; we shall have no duty to defend or pay damages for any person or organization that is not a Named Insured. However, this paragraph does not apply if the "bodily injury" is caused by vapors produced by or originating from equipment that is used to heat, cool or dehumidify the building, or equipment that is used to heat water for personal use, by the building's occupants or their guests.

For the purpose of the exception granted in Paragraph **1)** only, vapors means any gaseous or airborne irritant or airborne contaminant, including smoke, fumes, vapor or soot, but excluding asbestos, which is discharged, dispersed, emitted, released or escapes from materials, machinery or equipment used in the service or maintenance of the premises. Vapors does not mean any gaseous or

airborne irritants or contaminants used in a manufacturing process or which is the product or by-product of any manufacturing process;

- 2) "Bodily injury" or "property damage" for which you may be held liable, if you are a contractor, and the owner or lessee of such premises, site or location has been added to this Coverage Part as an additional insured with respect to your ongoing operations or "your work" performed for that additional insured at that premises, site or location and such premises, site or location is not and never was owned or occupied by, or rented or loaned to, any insured, other than that additional insured; or
 - 3) "Bodily injury" or "property damage" arising out of heat, smoke or fumes from a "hostile fire";
- (b) At or from any premises, site or location which is or was at any time used by or for any insured or others for the handling, storage, disposal, processing or treatment of waste;
 - (c) Which are or were at any time transported, handled, stored, treated, disposed of, or processed as waste by or for:
 - 1) Any insured; or
 - 2) Any person or organization for whom you may be legally responsible;
 - (d) At or from any premises, site or location on which any insured or any contractors or subcontractors working directly or indirectly on any insured's behalf are performing operations if the "pollutants" are brought on or to the premises, site or location in connection with such operations by such insured, contractor or subcontractor. However, Paragraph (d) does not apply to:
 - 1) "Bodily injury" or "property damage" arising out of the discharge, dispersal, seepage, migration, release, es-

cape or emission of fuels, lubricants or other operating fluids, or exhaust gases, which are needed to perform, or are the result of, the normal electrical, hydraulic or mechanical functions necessary for the operation of "mobile equipment" or its parts, if such fuels, lubricants or other operating fluids, or exhaust gases, escape, seep or migrate, or are discharged, dispersed, released or emitted from a vehicle part designed to hold, store or receive them. This exception does not apply if the fuels, lubricants or other operating fluids, or exhaust gases, escape, seep or migrate, or are discharged, dispersed, released or emitted with the intent to cause "bodily injury" or "property damage" or with the knowledge that "bodily injury" or "property damage" is substantially certain to occur, or if such fuels, lubricants or other operating fluids, or exhaust gases, are brought on or to the premises, site or location with such intent to escape, seep or migrate, or be discharged, dispersed, released or emitted as part of the operations being performed by such insured, contractor or subcontractor;

- 2) "Bodily injury" or "property damage" sustained within a building and caused by the release of gases, fumes or vapors from materials brought into that building in connection with operations being performed by you or on your behalf by a contractor or subcontractor; or
 - 3) "Bodily injury" or "property damage" arising out of heat, smoke or fumes from a "hostile fire"; or
- (e) At or from any premises, site or location on which any insured or any contractors or subcontractors working directly or indirectly on any insured's behalf are performing operations if the op-

erations are to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of, "pollutants".

- (2) Any loss, cost or expense arising out of any:
 - (a) Request, demand, order or statutory or regulatory requirement that any insured or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of, "pollutants"; or
 - (b) Claim or suit by or on behalf of a governmental authority for damages because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of, "pollutants".

However, Paragraphs (2)(a) and (b) do not apply to liability for damages because of "property damage" that the insured would have in the absence of such request, demand, order or statutory or regulatory requirement, or such claim or "suit" by or on behalf of a governmental authority.

g. Aircraft, Auto or Watercraft

"Bodily injury" or "property damage" arising out of the ownership, maintenance, use or entrustment to others of any aircraft, "auto" or watercraft owned or operated by or rented or loaned to any insured. Use includes operation and "loading or unloading".

This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the "occurrence" which caused the "bodily injury" or "property damage" involved the ownership, maintenance, use or entrustment to others of any aircraft, "auto" or watercraft that is owned or operated by or rented or loaned to any insured.

This exclusion does not apply to:

- (1) A watercraft while ashore on premises you own or rent;
- (2) A watercraft you do not own that is:
 - (a) Less than 51 feet long; and

(b) Not being used to carry persons or property for a charge;

(3) Parking an "auto" on, or on the ways next to, premises you own or rent, provided the "auto" is not owned by or rented or loaned to you or the insured;

(4) Liability assumed under any "insured contract" for the ownership, maintenance or use of aircraft or watercraft; or

(5) "Bodily injury" or "property damage" arising out of:

(a) The operation of machinery or equipment that is on, attached to, or part of, a land vehicle that would qualify under the definition of "mobile equipment" if it were not subject to a compulsory or financial responsibility law or other motor vehicle insurance law in the state where it is licensed or principally garaged; or

(b) The operation of any of the machinery or equipment listed in Paragraph **f.(2)** or **f.(3)** of the definition of "mobile equipment".

h. Mobile Equipment

"Bodily injury" or "property damage" arising out of:

(1) The transportation of "mobile equipment" by an "auto" owned or operated by or rented or loaned to any insured; or

(2) The use of "mobile equipment" in, or while in practice for, or while being prepared for, any prearranged racing, speed, demolition, or stunting activity.

i. War

"Bodily injury" or "property damage", however caused, arising, directly or indirectly, out of:

(1) War, including undeclared or civil war;

(2) Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or

(3) Insurrection, rebellion, revolution, usurped power, or action taken by

governmental authority in hindering or defending against any of these.

j. Damage to Property

"Property damage" to:

(1) Property you own, rent or occupy, including any costs or expenses incurred by you, or any other person, organization or entity, for repair, replacement, enhancement, restoration or maintenance of such property for any reason, including prevention of injury to a person or damage to another's property;

(2) Premises you sell, give away or abandon, if the "property damage" arises out of any part of those premises;

(3) Property loaned to you;

(4) Personal property in the care, custody or control of an insured;

(5) That particular part of real property on which you or any contractors or subcontractors working directly or indirectly on your behalf are performing operations, if the "property damage" arises out of those operations; or

(6) That particular part of any property that must be restored, repaired or replaced because "your work" was incorrectly performed on it.

Paragraphs **(1)**, **(3)** and **(4)** of this exclusion do not apply to "property damage" (other than damage by fire or explosion) to premises, including the contents of such premises, rented to you for a period of 7 or fewer consecutive days, for which the amount we will pay is limited to the Damage To Premises Rented To You Limit as described in **SECTION III - LIMITS OF INSURANCE**.

Paragraph **(2)** of this exclusion does not apply if the premises are "your work" and were never occupied, rented or held for rental by you.

Paragraphs **(3)**, **(4)**, **(5)** and **(6)** of this exclusion do not apply to liability assumed under a sidetrack agreement.

Paragraph **(6)** of this exclusion does not apply to "property damage" included in the "products-completed operations hazard".

k. Damage to Your Product

"Property damage" to "your product" arising out of it or any part of it.

I. Damage to Your Work

"Property damage" to "your work" arising out of it or any part of it and included in the "products-completed operations hazard".

This exclusion does not apply if the damaged work or the work out of which the damage arises was performed on your behalf by a subcontractor.

m. Damage to Impaired Property or Property Not Physically Injured

"Property damage" to "impaired property" or property that has not been physically injured, arising out of:

- (1) A defect, deficiency, inadequacy or dangerous condition in "your product" or "your work"; or
- (2) A delay or failure by you or anyone acting on your behalf to perform a contract or agreement in accordance with its terms.

This exclusion does not apply to the loss of use of other property arising out of sudden and accidental physical injury to "your product" or "your work" after it has been put to its intended use.

n. Recall of Products, Work or Impaired Property

Any liability or damages claimed for any loss, cost or expense incurred by you or others for the loss of use, withdrawal, recall, inspection, repair, replacement, adjustment, removal or disposal of:

- (1) "Your product";
- (2) "Your work"; or
- (3) "Impaired property";

if such product, work or property is withdrawn or recalled from the market or from use by any person or organization because of a known or suspected defect, deficiency, inadequacy or dangerous condition in it.

o. Personal and Advertising Injury

"Bodily injury" arising out of "personal and advertising injury".

p. Asbestos

"Bodily injury" or "property damage" arising out of, attributable to, or any way related to asbestos in any form or transmitted in any manner.

q. Employment-Related Practices

"Bodily injury" to:

- (1) A person arising out of any:
 - (a) Refusal to employ that person;
 - (b) Termination of that person's employment; or
 - (c) Other employment-related practices, policies, acts or omissions including but not limited to coercion, criticism, demotion, evaluation, failure to promote, reassignment, discipline, defamation, harassment, humiliation or discrimination directed at that person; or
- (2) The spouse, child, parent, brother or sister of that person as a consequence of "bodily injury" to that person at whom any of the employment-related practices described in Paragraphs (a), (b) or (c) above is directed.

This exclusion applies:

- (1) Whether the insured may be liable as an employer or in any other capacity; and
- (2) To any obligation to share damages with or repay someone else who must pay damages because of the injury.

r. Additional Insured Prior Knowledge

An additional insured added by attachment of an endorsement to this Coverage Part that is seeking coverage for a claim or "suit", if that additional insured knew, per the following paragraph, that "bodily injury" or "property damage" had occurred or had begun to occur, in whole or in part, prior to the "coverage term" in which such "bodily injury" or "property damage" occurs or begins to occur.

An additional insured added by attachment of an endorsement to this Coverage Part will be deemed to have known that "bodily injury" or "property damage" has occurred or has begun to occur at the earliest time when that additional insured, or any one of its owners, members, partners, managers, executive officers, "employees" assigned to manage that additional insured's insurance program, or "employees" assigned to give or receive notice of an "occurrence", "personal and advertising injury" offense, claim or "suit":

- (1) Reports all, or any part, of the "bodily injury" or "property damage" to us or any other insurer;
- (2) Receives a written or verbal demand or claim for damages because of the "bodily injury" or "property damage";
- (3) First observes, or reasonably should have first observed, the "bodily injury" or "property damage";
- (4) Becomes aware, or reasonably should have become aware, by any means other than as described in (3) above, that "bodily injury" or "property damage" had occurred or had begun to occur; or
- (5) Becomes aware, or reasonably should have become aware, of a condition from which "bodily injury" or "property damage" is substantially certain to occur.

s. Electronic Data

Damages arising out of the loss of, loss of use of, damage to, corruption of, inability to access, or inability to manipulate "electronic data".

t. Distribution of Material in Violation of Statutes

"Bodily injury" or "property damage" arising directly or indirectly out of any action or omission that violates or is alleged to violate:

- a. The Telephone Consumer Protection Act (TCPA), including any amendment of or addition to such law; or
- b. The CAN-SPAM Act of 2003, including any amendment of or addition to such law; or
- c. Any statute, ordinance or regulation, other than the TCPA or CAN-SPAM Act of 2003, that prohibits or limits the sending, transmitting, communicating or distribution of material or information.

Exclusions **c.** through **q.** do not apply to "property damage" by fire or explosion to premises while rented to you or temporarily occupied by you with permission of the owner, for which the amount we will pay is limited to the Damage to Premises Rented To You Limit as described in **SECTION III - LIMITS OF INSURANCE**.

COVERAGE B. PERSONAL AND ADVERTISING INJURY LIABILITY

1. Insuring Agreement

- a. We will pay those sums that the insured becomes legally obligated to pay as damages because of "personal and advertising injury" to which this insurance applies. We will have the right and duty to defend the insured against any "suit" seeking those damages. However, we will have no duty to defend the insured against any "suit" seeking damages for "personal and advertising injury" to which this insurance does not apply. We may, at our discretion, investigate any offense and settle any claim or "suit" that may result. But:
 - (1) The amount we will pay for damages is limited as described in **SECTION III - LIMITS OF INSURANCE**; and
 - (2) Our right and duty to defend ends when we have used up the applicable limit of insurance in the payment of judgments or settlements under **SECTION I - COVERAGES, COVERAGE A. BODILY INJURY AND PROPERTY DAMAGE LIABILITY; SECTION I - COVERAGES, COVERAGE B. PERSONAL AND ADVERTISING INJURY LIABILITY**; or medical expenses under **SECTION I - COVERAGES, COVERAGE C. MEDICAL PAYMENTS**.

No other obligation or liability to pay sums or perform acts or services is covered unless expressly provided for under **SUPPLEMENTARY PAYMENTS - COVERAGES A AND B**.

- b. This insurance applies to "personal and advertising injury" only if:
 - (1) The "personal and advertising injury" is caused by an offense arising out of your business; and
 - (2) The "personal and advertising injury" offense was committed in the "coverage territory" during the policy period; and
 - (3) Prior to the "coverage term" in which the "personal and advertising injury" offense is committed, you did not know, per Paragraph **1.d.** below, that the offense had been committed or had begun to be committed, in whole or in part.
- c. "Personal and advertising injury" caused by an offense which:
 - (1) Was committed during the "coverage term"; and

- (2) Was not, prior to the "coverage term", known by you, per Paragraph 1.d. below, to have been committed;

includes any continuation, change or resumption of that offense after the end of the "coverage term" in which it first became known by you.

- d. You will be deemed to know that a "personal and advertising injury" offense has been committed at the earliest time when any "authorized representative":

- (1) Reports all, or any part, of the "personal and advertising injury" to us or any other insurer;
- (2) Receives a written or verbal demand or claim for damages because of the "personal and advertising injury";
- (3) First observes, or reasonably should have first observed, the offense that caused the "personal and advertising injury";
- (4) Becomes aware, or reasonably should have become aware, by any means, other than as described in (3) above, that the offense had been committed or had begun to be committed; or
- (5) Becomes aware, or reasonably should have become aware, of a condition from which "personal and advertising injury" is substantially certain to occur.

2. Exclusions

This insurance does not apply to:

a. **Knowing Violation of Rights of Another**

"Personal and advertising injury" caused by or at the direction of the insured with the knowledge that the act would violate the rights of another and would inflict "personal and advertising injury".

b. **Material Published With Knowledge of Falsity**

"Personal and advertising injury" arising out of oral or written publication of material, if done by or at the direction of the insured with knowledge of its falsity.

c. **Material Published Prior to Coverage Term**

"Personal and advertising injury" arising out of oral or written publication of material whose first publication took place before the later of the following:

- (1) The inception of this Coverage Part; or
- (2) The "coverage term" in which insurance coverage is sought.

d. **Criminal Acts**

"Personal and advertising injury" arising out of a criminal act committed by or at the direction of the insured.

e. **Contractual Liability**

"Personal and advertising injury" for which the insured is obligated to pay damages by reason of the assumption of liability in a contract or agreement. This exclusion does not apply to liability for damages:

- (1) That the insured would have in the absence of the contract or agreement; or
- (2) Assumed in a contract or agreement that is an "insured contract", provided the "personal and advertising injury" is caused by or arises out of an offense committed subsequent to the execution of the contract or agreement. When a claim for such "personal and advertising injury" is made, we will defend that claim, provided the insured has assumed the obligation to defend such claim in the "insured contract". Such defense payments will not reduce the limits of insurance.

f. **Breach of Contract**

"Personal and advertising injury" arising out of a breach of contract, except an implied contract to use another's advertising idea in your "advertisement".

g. **Quality or Performance of Goods - Failure to Conform to Statements**

"Personal and advertising injury" arising out of the failure of goods, products or services to conform with any statement of quality or performance made in your "advertisement".

h. **Wrong Description of Prices**

"Personal and advertising injury" arising out of the wrong description of the price of goods, products or services stated in your "advertisement".

i. **Infringement of Copyright, Patent, Trademark or Trade Secret**

"Personal and advertising injury" arising out of the infringement of copyright, pat-

ent, trademark, trade secret or other intellectual property rights.

However, this exclusion does not apply to infringement, in your "advertisement", of copyright, trade dress or slogan.

j. Insureds in Media and Internet Type Businesses

"Personal and advertising injury" committed by an insured whose business is:

- (1) Advertising, broadcasting, publishing or telecasting;
- (2) Designing or determining content of web-sites for others; or
- (3) An Internet search, access, content or service provider.

However, this exclusion does not apply to Paragraphs 17. a., b. and c. of "personal and advertising injury" under **SECTION V - DEFINITIONS**.

For the purposes of this exclusion, the placing of frames, borders or links, or advertising, for you or others anywhere on the Internet is not, by itself, considered the business of advertising, broadcasting, publishing or telecasting.

k. Electronic Chatrooms or Bulletin Boards

"Personal and advertising injury" arising out of an electronic chatroom or bulletin board any insured hosts, owns, or over which any insured exercises control.

l. Unauthorized Use of Another's Name or Product

"Personal and advertising injury" arising out of the unauthorized use of another's name or product in your e-mail address, domain name or metatag, or any other similar tactics to mislead another's potential customers.

m. Employment Related Practices

"Personal and advertising injury" to:

- (1) A person arising out of any:
 - (a) Refusal to employ that person;
 - (b) Termination of that person's employment; or
 - (c) Other employment-related practices, policies, acts or omissions including but not limited to coercion, criticism, demotion, evaluation, failure to promote, reassignment, discipline, defamation, harassment, humiliation

or discrimination directed at that person; or

- (2) The spouse, child, parent, brother or sister of that person as a consequence of "personal and advertising injury" to that person at whom any of the employment-related practices described in Paragraphs (a), (b) or (c) above is directed.

This exclusion applies:

- (1) Whether the insured may be liable as an employer or in any other capacity; and
- (2) To any obligation to share damages with or repay someone else who must pay damages because of the injury.

n. Pollutant

"Personal and advertising injury" arising out of the actual, alleged or threatened discharge, dispersal, seepage, migration, release, escape or emission of "pollutants" at any time.

o. Pollutant-Related

Any loss, cost or expense arising out of any:

- (1) Request, demand, order or statutory or regulatory requirement that any insured or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of, "pollutants"; or
- (2) Claim or suit by or on behalf of a governmental authority for damages because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of, "pollutants".

p. Asbestos

"Personal and advertising injury" arising out of, attributable to, or any way related to asbestos in any form or transmitted in any manner.

q. Additional Insured Prior Knowledge

An additional insured added by attachment of an endorsement to this Coverage Part that is seeking coverage for a claim or "suit", if that additional insured knew, per the following paragraph, that a "personal and advertising injury" offense had been committed or had begun to be committed, in whole or in part, prior to the "coverage term" in which such offense

was committed or began to be committed.

An additional insured added by attachment of an endorsement to this Coverage Part will be deemed to have known that a "personal and advertising injury" offense has been committed or has begun to be committed at the earliest time when that additional insured, or any one of its owners, members, partners, managers, executive officers, "employees" assigned to manage that additional insured's insurance program, or "employees" assigned to give or receive notice of an "occurrence", "personal and advertising injury" offense, claim or "suit":

- (1) Reports all, or any part, of the "personal and advertising injury" to us or any other insurer;
- (2) Receives a written or verbal demand or claim for damages because of the "personal and advertising injury";
- (3) First observes, or reasonably should have first observed, the offense that caused the "personal and advertising injury";
- (4) Becomes aware, or reasonably should have become aware, by any means other than as described in (3) above, that the "personal and advertising injury" offense had been committed or had begun to be committed; or
- (5) Becomes aware, or reasonably should have become aware, of a condition from which "personal and advertising injury" is substantially certain to occur.

r. War

"Personal and advertising injury", however caused, arising, directly or indirectly, out of:

- (1) War, including undeclared or civil war;
- (2) Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or
- (3) Insurrection, rebellion, revolution, usurped power, or action taken by governmental authority in hindering or defending against any of these.

s. Distribution of Material in Violation of Statutes

"Personal and advertising injury" arising directly or indirectly out of any action or omission that violates or is alleged to violate:

- a. The Telephone Consumer Protection Act (TCPA), including any amendment of or addition to such law; or
- b. The CAN-SPAM Act of 2003, including any amendment of or addition to such law; or
- c. Any statute, ordinance or regulation, other than the TCPA or CAN-SPAM Act of 2003, that prohibits or limits the sending, transmitting, communicating or distribution of material or information.

COVERAGE C. MEDICAL PAYMENTS

1. Insuring Agreement

- a. We will pay medical expenses as described below for "bodily injury" caused by an accident:

- (1) On premises you own or rent;
- (2) On ways next to premises you own or rent; or
- (3) Because of your operations;

provided that:

- (1) The accident takes place in the "coverage territory" and during the policy period;
- (2) The expenses are incurred and reported to us within three years of the date of the accident; and
- (3) The injured person submits to examination, at our expense, by physicians of our choice as often as we reasonably require.

- b. We will make these payments regardless of fault. These payments will not exceed the applicable limit of insurance. We will pay reasonable expenses for:

- (1) First aid administered at the time of an accident;
- (2) Necessary medical, surgical, x-ray and dental services, including prosthetic devices; and
- (3) Necessary ambulance, hospital, professional nursing and funeral services.

2. Exclusions

We will not pay expenses for "bodily injury":

a. Any Insured

To any insured, except "volunteer workers".

b. Hired Person

To a person hired to do work for or on behalf of any insured or a tenant of any insured.

c. Injury on Normally Occupied Premises

To a person injured on that part of premises you own or rent that the person normally occupies.

d. Workers' Compensation and Similar Laws

To a person, whether or not an "employee" of any insured, if benefits for the "bodily injury" are payable or must be provided under a workers' compensation or disability benefits law or a similar law.

e. Athletic Activities

To any person injured while officiating, coaching, practicing for, instructing or participating in any physical exercises or games, sports, or athletic contests or exhibitions of an athletic or sports nature.

f. Products-Completed Operations Hazard

Included within the "products-completed operations hazard".

g. Coverage A Exclusions

Excluded under **COVERAGE A. BODILY INJURY AND PROPERTY DAMAGE LIABILITY**.

SUPPLEMENTARY PAYMENTS - COVERAGES A AND B

We will pay, with respect to any claim we investigate or settle, or any "suit" against an insured we defend:

1. All expenses we incur.
2. Up to \$250 for cost of bail bonds required because of accidents or traffic law violations arising out of the use of any vehicle to which the Bodily Injury Liability Coverage applies. We do not have to furnish these bonds.
3. The cost of bonds to release attachments, but only for bond amounts within the applicable limit of insurance. We do not have to furnish these bonds.
4. All reasonable expenses incurred by the insured at our request to assist us in the investigation or defense of the claim or "suit", in-

cluding actual loss of earnings up to \$250 a day because of time off from work.

5. All costs taxed against the insured in the "suit".
6. Prejudgment interest awarded against the insured on that part of the judgment we become obligated to pay and which falls within the applicable limit of insurance. If we make an offer to pay the applicable limit of insurance, we will not pay any prejudgment interest based on that period of time after the offer.
7. All interest on the full amount of any judgment that accrues after entry of the judgment and before we have paid, offered to pay, or deposited in court the part of the judgment that is within the applicable limit of insurance.

These payments will not reduce the limits of insurance.

SECTION II - WHO IS AN INSURED

1. If you are designated in the Declarations as:
 - a. An individual, you and your spouse are insureds, but only with respect to the conduct of a business of which you are the sole owner.
 - b. A partnership or joint venture, you are an insured. Your members, your partners, and their spouses are also insureds, but only with respect to the conduct of your business.
 - c. A limited liability company, you are an insured. Your members are also insureds, but only with respect to the conduct of your business. Your managers are insureds, but only with respect to their duties as your managers.
 - d. An organization other than a partnership, joint venture or limited liability company, you are an insured. Your "executive officers" and directors are insureds, but only with respect to their duties as your officers or directors. Your stockholders are also insureds, but only with respect to their liability as stockholders.
 - e. A trust, you are an insured. Your trustees are also insureds, but only with respect to their duties as trustees.
2. Each of the following is also an insured:
 - a. Your "volunteer workers" only while performing duties related to the conduct of your business, or your "employees", other than either your "executive officers" (if you are an organization other than a partnership, joint venture or limited liability company) or your managers (if you are a limited liability company), but only for acts within the scope of their employment by

you or while performing duties related to the conduct of your business. However, none of these "employees" or "volunteer workers" are insureds for:

(1) "Bodily injury" or "personal and advertising injury":

- (a) To you, to your partners or members (if you are a partnership or joint venture), to your members (if you are a limited liability company), to a co-"employee" while in the course of his or her employment or performing duties related to the conduct of your business, or to your other "volunteer workers" while performing duties related to the conduct of your business;
- (b) To the spouse, child, parent, brother or sister of that co-"employee" or "volunteer worker" as a consequence of Paragraph (1)(a) above;
- (c) For which there is any obligation to share damages with or repay someone else who must pay damages because of the injury described in Paragraphs (1)(a) or (b) above; or
- (d) Arising out of his or her providing or failing to provide professional health care services.

(2) "Property damage" to property:

- (a) Owned, occupied or used by; or
- (b) Rented to, in the care, custody or control of, or over which physical control is being exercised for any purpose by,

you, any of your "employees", "volunteer workers", any partner or member (if you are a partnership or joint venture), or any member (if you are a limited liability company).

- b. Any person (other than your "employee" or "volunteer worker"), or any organization while acting as your real estate manager.
- c. Any person or organization having proper temporary custody of your property if you die, but only:
 - (1) With respect to liability arising out of the maintenance or use of that property; and
 - (2) Until your legal representative has been appointed.

d. Your legal representative if you die, but only with respect to duties as such. That representative will have all your rights and duties under this Coverage Part.

3. Any organization you newly acquire or form, other than a partnership, joint venture or limited liability company, and over which you maintain ownership or majority interest, will qualify as a Named Insured if there is no other similar insurance available to that organization. However:

- a. Insurance under this provision is afforded only until the 90th day after you acquire or form the organization or the end of the policy period, whichever is earlier;
- b. **COVERAGE A. BODILY INJURY AND PROPERTY DAMAGE LIABILITY** does not apply to "bodily injury" or "property damage" that occurred before you acquired or formed the organization; and
- c. **COVERAGE B. PERSONAL AND ADVERTISING INJURY LIABILITY** does not apply to "personal and advertising injury" arising out of an offense committed before you acquired or formed the organization.

No person or organization is an insured with respect to the conduct of any current or past partnership, joint venture or limited liability company that is not shown as a Named Insured in the Declarations.

SECTION III - LIMITS OF INSURANCE

1. The Limits of Insurance shown in the Declarations and the rules below fix the most we will pay regardless of the number of:

- a. Insureds;
- b. Claims made or "suits" brought; or
- c. Persons or organizations making claims or bringing "suits".

2. a. The General Aggregate Limit is the most we will pay for the sum of:

- (1) Medical expenses under **COVERAGE C. MEDICAL PAYMENTS**;
- (2) Damages under **COVERAGE A. BODILY INJURY AND PROPERTY DAMAGE LIABILITY**, except damages because of "bodily injury" or "property damage" included in the "products-completed operations hazard"; and
- (3) Damages under **COVERAGE B. PERSONAL AND ADVERTISING INJURY LIABILITY**.

This General Aggregate Limit will not apply if either the Location General Aggregate

gate Limit of Insurance, Paragraph **2.b.**, or the Construction Project General Aggregate Limit of Insurance, Paragraph **2.c.** applies.

- b. A separate Location General Aggregate Limit of Insurance, equal to the amount of the General Aggregate Limit shown in the Declarations, shall apply to each location owned by, or rented or leased to you and is the most we will pay for the sum of:

(1) Damages under **COVERAGE A. BODILY INJURY AND PROPERTY DAMAGE LIABILITY**, except damages because of "bodily injury" or "property damage" included in the "products-completed operations hazard"; and

(2) Medical expenses under **COVERAGE C. MEDICAL PAYMENTS**,

which can be attributed to operations at only a single location owned by, or rented or leased to you.

- c. A separate Construction Project General Aggregate Limit of Insurance, equal to the amount of the General Aggregate Limit shown in the Declarations, shall apply to each construction project and is the most we will pay for the sum of:

(1) Damages under **COVERAGE A. BODILY INJURY AND PROPERTY DAMAGE LIABILITY**, except damages because of "bodily injury" or "property damage" included in the "products-completed operations hazard"; and

(2) Medical expenses under **COVERAGE C. MEDICAL PAYMENTS**;

which can be attributed only to ongoing operations and only at a single construction project.

- d. Only for the purpose of determining which General Aggregate Limit of Insurance, **2.a.**, **2.b.**, or **2.c.**, applies:

(1) Location means premises involving the same or connecting lots, or premises, whose connection is interrupted only by a street, roadway, waterway or right-of-way of a railroad.

(2) Construction project means a location you do not own, rent or lease where ongoing improvements, alterations, installation, demolition or maintenance work is performed by you or on your behalf. All connected ongoing improvements, alterations, installation, demolition or maintenance work performed by you or on

your behalf at the same location for the same persons or organizations, no matter how often or under how many different contracts, will be deemed to be a single construction project.

3. The Products-Completed Operations Aggregate Limit is the most we will pay under **COVERAGE A. BODILY INJURY AND PROPERTY DAMAGE LIABILITY** for damages because of "bodily injury" and "property damage" included in the "products-completed operations hazard".

4. Subject to **2.a.** above, the Personal and Advertising Injury Limit is the most we will pay under **COVERAGE B. PERSONAL AND ADVERTISING INJURY LIABILITY** for the sum of all damages because of all "personal and advertising injury" sustained by any one person or organization.

5. Subject to **2.** or **3.** above, whichever applies, the Each Occurrence Limit is the most we will pay for the sum of:

a. Damages under **COVERAGE A. BODILY INJURY AND PROPERTY DAMAGE LIABILITY**; and

b. Medical expenses under **COVERAGE C. MEDICAL PAYMENTS**;

because of all "bodily injury" and "property damage" arising out of any one "occurrence".

6. Subject to **5.** above, the Damage to Premises Rented to You Limit is the most we will pay under **COVERAGE A. BODILY INJURY AND PROPERTY DAMAGE LIABILITY** for damages because of "property damage" to any one premises, while rented to you, or in the case of damage by fire or explosion, while rented to you or temporarily occupied by you with permission of the owner.

7. Subject to **5.** above, the Medical Expense Limit is the most we will pay under **COVERAGE C. MEDICAL PAYMENTS** for all medical expenses because of "bodily injury" sustained by any one person.

The Limits of Insurance of this Coverage Part apply separately to each "coverage term".

SECTION IV - COMMERCIAL GENERAL LIABILITY CONDITIONS

1. Bankruptcy

Bankruptcy or insolvency of the insured or of the insured's estate will not relieve us of our obligations under this Coverage Part.

2. Duties in the Event of Occurrence, Offense, Claim or Suit

a. You must see to it that we are notified as soon as practicable of an "occurrence" or

a "personal and advertising injury" offense which may result in a claim. To the extent possible, notice should include:

- (1) How, when and where the "occurrence" or offense took place;
- (2) The names and addresses of any injured persons and witnesses; and
- (3) The nature and location of any injury or damage arising out of the "occurrence" or offense.

b. If a claim is made or "suit" is brought against any insured, you must:

- (1) Immediately record the specifics of the claim or "suit" and the date received; and
- (2) Notify us as soon as practicable.

You must see to it that we receive written notice of the claim or "suit" as soon as practicable.

c. You and any other involved insured must:

- (1) Immediately send us copies of any demands, notices, summonses or legal papers received in connection with the claim or "suit";
- (2) Authorize us to obtain records and other information;
- (3) Cooperate with us in the investigation or settlement of the claim or defense against the "suit"; and
- (4) Assist us, upon our request, in the enforcement of any right against any person or organization which may be liable to the insured because of injury or damage to which this insurance may also apply.

d. No insured will, except at that insured's own cost, voluntarily make a payment, assume any obligation, or incur any expense, other than for first aid, without our consent.

3. Legal Action Against Us

No person or organization has a right under this Coverage Part:

- a. To join us as a party or otherwise bring us into a "suit" asking for damages from an insured; or
- b. To sue us on this Coverage Part unless all of its terms have been fully complied with.

A person or organization may sue us to recover on an agreed settlement or on a final judgment against an insured; but we will not be liable for damages that are not payable

under the terms of this Coverage Part or that are in excess of the applicable limit of insurance. An agreed settlement means a settlement and release of liability signed by us, the insured and the claimant or the claimant's legal representative.

4. Liberalization

If, within 60 days prior to the beginning of this Coverage Part or during the policy period, we make any changes to any forms or endorsements of this Coverage Part for which there is currently no separate premium charge, and that change provides more coverage than this Coverage Part, the change will automatically apply to this Coverage Part as of the latter of:

- a. The date we implemented the change in your state; or
- b. The date this Coverage Part became effective; and

will be considered as included until the end of the current policy period. We will make no additional premium charge for this additional coverage during the interim.

5. Other Insurance

If other valid and collectible insurance is available to the insured for a loss we cover under **COVERAGE A. BODILY INJURY AND PROPERTY DAMAGE LIABILITY** or **COVERAGE B. PERSONAL AND ADVERTISING INJURY LIABILITY** of this Coverage Part, our obligations are limited as follows:

a. Primary Insurance

This insurance is primary except when **b.** below applies. If this insurance is primary, our obligations are not affected unless any of the other insurance is also primary. Then, we will share with all that other insurance by the method described in **c.** below.

b. Excess Insurance

This insurance is excess over:

- (1) Any of the other insurance, whether primary, excess, contingent or on any other basis:
 - (a) That is Fire, Extended Coverage, Builder's Risk, Installation Risk or similar insurance for "your work";
 - (b) That is Fire or Explosion insurance for premises rented to you or temporarily occupied by you with permission of the owner;
 - (c) That is insurance purchased by you to cover your liability as a tenant for "property damage" to

premises rented to you or temporarily occupied by you with permission of the owner; or

- (d) If the loss arises out of the maintenance or use of aircraft, "autos" or watercraft to the extent not subject to **SECTION I - COVERAGES, COVERAGE A. BODILY INJURY AND PROPERTY DAMAGE LIABILITY, 2. Exclusions, g. Aircraft, Auto or Watercraft.**
- (2) Any other primary insurance available to the insured covering liability for damages arising out of the premises or operations, or the products and completed operations, for which the insured has been added as an additional insured by attachment of an endorsement.
- (3) Any other insurance:
 - (a) Whether primary, excess, contingent or on any other basis, except when such insurance is written specifically to be excess over this insurance; and
 - (b) That is a consolidated (wrap-up) insurance program which has been provided by the prime contractor/project manager or owner of the consolidated project in which you are involved.

When this insurance is excess, we will have no duty under **COVERAGE A. BODILY INJURY AND PROPERTY DAMAGE LIABILITY** or **COVERAGE B. PERSONAL AND ADVERTISING INJURY LIABILITY** to defend the insured against any "suit" if any other insurer has a duty to defend the insured against that "suit". If no other insurer defends, we will undertake to do so, but we will be entitled to the insured's rights against all those other insurers.

When this insurance is excess over other insurance, we will pay only our share of the amount of the loss, if any, that exceeds the sum of:

- (1) The total amount that all such other insurance would pay for the loss in the absence of this insurance; and
- (2) The total of all deductible and self-insured amounts under all that other insurance.

We will share the remaining loss, if any, with any other insurance that is not described in this Excess Insurance provision and was not bought specifically to apply in excess of the Limits of Insurance

shown in the Declarations of this Coverage Part.

c. Method of Sharing

If all of the other insurance permits contribution by equal shares, we will follow this method also. Under this approach each insurer contributes equal amounts until it has paid its applicable limit of insurance or none of the loss remains, whichever comes first.

If any of the other insurance does not permit contribution by equal shares, we will contribute by limits. Under this method, each insurer's share is based on the ratio of its applicable limit of insurance to the total applicable limits of insurance of all insurers.

6. Premium Audit

- a. We will compute all premiums for this Coverage Part in accordance with our rules and rates.
- b. Premium shown in this Coverage Part as advance premium is a deposit premium only. At the close of each audit period we will compute the earned premium for that period and send notice to the first Named Insured. The due date for audit and retrospective premiums is the date shown as the due date on the bill. If:
 - (1) The earned premium is less than the deposit premium, we will return the excess to the first Named Insured; or
 - (2) The earned premium is greater than the deposit premium, the difference will be due and payable to us by the first Named Insured upon notice from us.
- c. The first Named Insured must keep records of the information we need for premium computation, and send us copies at such times as we may request.

7. Representations

By accepting this Coverage Part, you agree:

- a. The statements in the Declarations are accurate and complete;
- b. Those statements are based upon representations you made to us; and
- c. We have issued this Coverage Part in reliance upon your representations.

8. Separation of Insureds

Except with respect to the Limits of Insurance, and any rights or duties specifically assigned in this Coverage Part to the first Named Insured, this insurance applies:

- a. As if each Named Insured were the only Named Insured; and
- b. Separately to each insured against whom claim is made or "suit" is brought.

9. Transfer of Rights of Recovery Against Others to Us

If the insured has rights to recover all or part of any payment we have made under this Coverage Part, those rights are transferred to us. The insured must do nothing after loss to impair them. At our request, the insured will bring "suit" or transfer those rights to us and help us enforce them.

10. Two or More Coverage Forms or Policies Issued by Us

If this Coverage Part and any other Coverage Form, Coverage Part or policy issued to you by us or any company affiliated with us apply to the same "occurrence" or "personal and advertising injury" offense, the aggregate maximum limit of insurance under all the Coverage Forms, Coverage Parts or policies shall not exceed the highest applicable limit of insurance under any one Coverage Form, Coverage Part or policy. This condition does not apply to any Coverage Form, Coverage Part or policy issued by us or an affiliated company specifically to apply as excess insurance over this Coverage Part.

11. When We Do Not Renew

If we decide not to renew this Coverage Part, we will mail or deliver to the first Named Insured shown in the Declarations written notice of the nonrenewal not less than 30 days before the expiration date.

If notice is mailed, proof of mailing will be sufficient proof of notice.

SECTION V - DEFINITIONS

1. "Advertisement" means a notice that is broadcast, telecast or published to the general public or specific market segments about your goods, products or services for the purpose of attracting customers or supporters. "Advertisement" includes a publicity article. For purposes of this definition:

- a. Notices that are published include material placed on the Internet or on similar electronic means of communication; and
- b. Regarding web-sites, only that part of a web-site that is about your goods, products or services for the purposes of attracting customers or supporters is considered an "advertisement".

2. "Authorized representative" means:

- a. If you are designated in the Declarations as:

- (1) An individual, you and your spouse are "authorized representatives".
- (2) A partnership or joint venture, your members, your partners, and their spouses are "authorized representatives".
- (3) A limited liability company, your members and your managers are "authorized representatives".
- (4) An organization other than a partnership, joint venture or limited liability company, your "executive officers" and directors are "authorized representatives". Provided you are not a publicly traded organization, your stockholders are also "authorized representatives".
- (5) A trust, your trustees are "authorized representatives".

b. Your "employees":

- (1) Assigned to manage your insurance program; or
- (2) Responsible for giving or receiving notice of an "occurrence", "personal and advertising injury" offense, claim or "suit";

are also "authorized representatives".

3. "Auto" means:

- a. A land motor vehicle, trailer or semitrailer designed for travel on public roads, including any attached machinery or equipment; or
- b. Any other land vehicle that is subject to a compulsory or financial responsibility law or other motor vehicle insurance law in the state where it is licensed or principally garaged.

However, "auto" does not include "mobile equipment".

4. "Bodily injury" means bodily injury, sickness or disease sustained by a person, including death resulting from any of these at any time.

5. "Coverage term" means the following individual increment, or if a multi-year policy period, increments, of time, which comprise the policy period of this Coverage Part:

- a. The year commencing on the Effective Date of this Coverage Part at 12:01 AM standard time at your mailing address shown in the Declarations, and if a multi-year policy period, each consecutive annual period thereafter, or portion thereof if any period is for a period of less than 12 months, constitute individual "coverage terms". The last "coverage term" ends at

12:00 AM standard time at your mailing address shown in the Declarations on the earlier of:

- (1) The day the policy period shown in the Declarations ends; or
 - (2) The day the policy to which this Coverage Part is attached is terminated or cancelled.
- b. However, if after the issuance of this Coverage Part, any "coverage term" is extended for an additional period of less than 12 months, that additional period of time will be deemed to be part of the last preceding "coverage term".
6. "Coverage territory" means:
- a. The United States of America (including its territories and possessions), Puerto Rico and Canada;
 - b. International waters or airspace, but only if the injury or damage occurs in the course of travel or transportation between any places included in a. above; or
 - c. All other parts of the world if the injury or damage arises out of:
 - (1) Goods or products made or sold by you in the territory described in a. above;
 - (2) The activities of a person whose home is in the territory described in a. above, but is away for a short time on your business; or
 - (3) "Personal and advertising injury" offenses that take place through the Internet or similar electronic means of communication,provided the insured's responsibility to pay damages is determined in a "suit" on the merits, in the territory described in a. above or in a settlement to which we agree.
7. "Electronic data" means information, facts or programs stored as or on, created or used on, or transmitted to or from computer software, including systems and applications software, hard or floppy disks, CD-ROMs, tapes, drives, cells, data processing devices or any other media which are used with electronically controlled equipment.
8. "Employee" includes a "leased worker". "Employee" does not include a "temporary worker".
9. "Executive officer" means a person holding any of the officer positions created by your charter, constitution, by-laws or any other similar governing document.

10. "Hostile fire" means one which becomes uncontrollable or breaks out from where it was intended to be.
11. "Impaired property" means tangible property, other than "your product" or "your work", that cannot be used or is less useful because:

- a. It incorporates "your product" or "your work" that is known or thought to be defective, deficient, inadequate or dangerous; or
- b. You have failed to fulfill the terms of a contract or agreement;

if such property can be restored to use by:

- a. The repair, replacement, adjustment or removal of "your product" or "your work"; or
- b. Your fulfilling the terms of the contract or agreement.

12. "Insured contract" means:

- a. A contract for a lease of premises. However, that portion of the contract for a lease of premises that indemnifies any person or organization for "property damage" by fire or explosion to premises while rented to you or temporarily occupied by you with permission of the owner is not an "insured contract";
- b. A sidetrack agreement;
- c. Any easement or license agreement, except in connection with construction or demolition operations on or within 50 feet of a railroad;
- d. An obligation, as required by ordinance, to indemnify a municipality, except in connection with work for a municipality;
- e. An elevator maintenance agreement;
- f. That part of any other contract or agreement pertaining to your business (including an indemnification of a municipality in connection with work performed for a municipality) under which you assume the tort liability of another party to pay for "bodily injury", "property damage" or "personal and advertising injury" to a third person or organization. Tort liability means a liability that would be imposed by law in the absence of any contract or agreement.

Paragraph f. does not include that part of any contract or agreement:

- (1) That indemnifies a railroad for "bodily injury", "property damage" or "personal and advertising injury" arising out of construction or demolition operations, within 50 feet of any rail-

road property and affecting any rail-road bridge or trestle, tracks, roadbeds, tunnel, underpass or crossing;

- (2) That indemnifies an architect, engineer or surveyor for injury or damage arising out of:
 - (a) Preparing, approving, or failing to prepare or approve, maps, shop drawings, opinions, reports, surveys, field orders, change orders or drawings and specifications; or
 - (b) Giving directions or instructions, or failing to give them, if that is the primary cause of the injury or damage;
- (3) Under which the insured, if an architect, engineer or surveyor, assumes liability for an injury or damage arising out of the insured's rendering or failure to render professional services, including those listed in Paragraph (2) above and supervisory, inspection, architectural or engineering activities;
- (4) That indemnifies an advertising, public relations or media consulting firm for "personal and advertising injury" arising out of the planning, execution or failure to execute marketing communications programs. Marketing communications programs include but are not limited to comprehensive marketing campaigns; consumer, trade and corporate advertising for all media; media planning, buying, monitoring and analysis; direct mail; promotion; sales materials; design; presentations; point-of-sale materials; market research; public relations and new product development;
- (5) Under which the insured, if an advertising, public relations or media consulting firm, assumes liability for "personal and advertising injury" arising out of the insured's rendering or failure to render professional services, including those services listed in Paragraph (4), above;
- (6) That indemnifies a web-site designer or content provider, or Internet search, access, content or service provider for injury or damage arising out of the planning, execution or failure to execute Internet services. Internet services include but are not limited to design, production, distribution, maintenance and administration of web-sites and web-banners; hosting web-sites; registering domain names; registering with search

engines; marketing analysis; and providing access to the Internet or other similar networks; or

- (7) Under which the insured, if a web-site designer or content provider, or Internet search, access, content or service provider, assumes liability for injury or damage arising out of the insured's rendering or failure to render Internet services, including those listed in Paragraph (6), above.

13. "Leased worker" means a person leased to you by a labor leasing firm under an agreement between you and the labor leasing firm, to perform duties related to the conduct of your business. "Leased worker" includes supervisors furnished to you by the labor leasing firm. "Leased worker" does not include a "temporary worker".

14. "Loading or unloading" means the handling of property:

- a. After it is moved from the place where it is accepted for movement into or onto an aircraft, watercraft or "auto";
- b. While it is in or on an aircraft, watercraft or "auto"; or
- c. While it is being moved from an aircraft, watercraft or "auto" to the place where it is finally delivered;

but "loading or unloading" does not include the movement of property by means of a mechanical device, other than a hand truck, that is not attached to the aircraft, watercraft or "auto".

15. "Mobile equipment" means any of the following types of land vehicles, including any attached machinery or equipment:

- a. Bulldozers, farm machinery, forklifts and other vehicles designed for use principally off public roads;
- b. Vehicles maintained for use solely on or next to premises you own or rent;
- c. Vehicles that travel on crawler treads;
- d. Vehicles, whether self-propelled or not, maintained primarily to provide mobility to permanently mounted:
 - (1) Power cranes, shovels, loaders, diggers or drills; or
 - (2) Road construction or resurfacing equipment such as graders, scrapers or rollers;
- e. Vehicles not described in a., b., c. or d. above that are not self-propelled and are maintained primarily to provide mobility to

permanently attached equipment of the following types:

- (1) Air compressors, pumps and generators, including spraying, welding, building cleaning, geophysical exploration, lighting and well servicing equipment; or
 - (2) Cherry pickers and similar devices used to raise or lower workers;
- f. Vehicles not described in **a.**, **b.**, **c.** or **d.** above maintained primarily for purposes other than the transportation of persons or cargo.

However, self-propelled vehicles with the following types of permanently attached equipment are not "mobile equipment" but will be considered "autos":

- (1) Equipment designed primarily for:
 - (a) Snow removal;
 - (b) Road maintenance, but not construction or resurfacing; or
 - (c) Street cleaning;
- (2) Cherry pickers and similar devices mounted on automobile or truck chassis and used to raise or lower workers; and
- (3) Air compressors, pumps and generators, including spraying, welding, building cleaning, geophysical exploration, lighting and well servicing equipment.

However, "mobile equipment" does not include any land vehicles that are subject to a compulsory or financial responsibility law or other motor vehicle insurance law in the state where it is licensed or principally garaged. Land vehicles subject to a compulsory or financial responsibility law or other motor vehicle insurance law are considered "autos".

16. "Occurrence" means an accident, including continuous or repeated exposure to substantially the same general harmful conditions.
17. "Personal and advertising injury" means injury, including consequential "bodily injury", arising out of one or more of the following offenses:
- a. False arrest, detention or imprisonment;
 - b. Malicious prosecution;
 - c. The wrongful eviction from, wrongful entry into, or invasion of the right of private occupancy of a room, dwelling or premises that a person occupies, committed by or on behalf of its owner, landlord or lessor;

- d. Oral or written publication, in any manner, of material that slanders or libels a person or organization or disparages a person's or organization's goods, products or services;
- e. Oral or written publication, in any manner, of material that violates a person's right of privacy;
- f. The use of another's advertising idea in your "advertisement"; or
- g. Infringing upon another's copyright, trade dress or slogan in your "advertisement".

18. "Pollutant" means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals, petroleum, petroleum products and petroleum by-products, and waste. Waste includes materials to be recycled, re-conditioned or reclaimed. "Pollutants" include but are not limited to substances which are generally recognized in industry or government to be harmful or toxic to persons, property or the environment regardless of whether the injury or damage is caused directly or indirectly by the "pollutants" and whether:

- a. The insured is regularly or otherwise engaged in activities which taint or degrade the environment; or
- b. The insured uses, generates or produces the "pollutant".

19. "Products-completed operations hazard":

- a. Includes all "bodily injury" and "property damage" occurring away from premises you own or rent and arising out of "your product" or "your work" except:

- (1) Products that are still in your physical possession; or

- (2) Work that has not yet been completed or abandoned. However, "your work" will be deemed completed at the earliest of the following times:

- (a) When all of the work called for in your contract has been completed; or

- (b) When all of the work to be done at the job site has been completed if your contract calls for work at more than one job site; or

- (c) When that part of the work done at a job site has been put to its intended use by any person or organization other than another contractor or subcontractor working on the same project.

Work that may need service, maintenance, correction, repair or replacement, but which is otherwise complete, will be treated as completed.

- b. Does not include "bodily injury" or "property damage" arising out of:
 - (1) The transportation of property, unless the injury or damage arises out of a condition in or on a vehicle not owned or operated by you, and that condition was created by the "loading or unloading" of that vehicle by any insured;
 - (2) The existence of tools, uninstalled equipment or abandoned or unused materials; or
 - (3) Products or operations for which the classification, listed in the Declarations or in a schedule, states that products-completed operations are included.
20. "Property damage" means:
- a. Physical injury to tangible property, including all resulting loss of use of that property. All such loss of use shall be deemed to occur at the time of the physical injury that caused it; or
 - b. Loss of use of tangible property that is not physically injured. All such loss of use shall be deemed to occur at the time of the "occurrence" that caused it.
- For the purposes of this insurance, "electronic data" is not tangible property.
21. "Suit" means a civil proceeding in which money damages because of "bodily injury", "property damage" or "personal and advertising injury" to which this insurance applies are alleged. "Suit" includes:
- a. An arbitration proceeding in which such damages are claimed and to which the insured must submit or does submit with our consent;
 - b. Any other alternative dispute resolution proceeding in which such damages are claimed and to which the insured submits with our consent; or
 - c. An appeal of a civil proceeding.
22. "Temporary worker" means a person who is furnished to you to substitute for a permanent "employee" on leave or to meet seasonal or short-term workload conditions.
23. "Volunteer worker" means a person who is not your "employee", and who donates his or

her work and acts at the direction of and within the scope of duties determined by you, and is not paid a fee, salary or other compensation by you or anyone else for their work performed for you.

24. "Workplace" means that place and during such hours to which the "employee" sustaining "bodily injury" was assigned by you, or any other person or entity acting on your behalf, to work on the date of "occurrence".
25. "Your product":
- a. Means:
 - (1) Any goods or products, other than real property, manufactured, sold, handled, distributed or disposed of by:
 - (a) You;
 - (b) Others trading under your name; or
 - (c) A person or organization whose business or assets you have acquired; and
 - (2) Containers (other than vehicles), materials, parts or equipment furnished in connection with such goods or products.
 - b. Includes:
 - (1) Warranties or representations made at any time with respect to the fitness, quality, durability, performance or use of "your product"; and
 - (2) The providing of or failure to provide warnings or instructions.
 - c. Does not include vending machines or other property rented to or located for the use of others but not sold.
26. "Your work":
- a. Means:
 - (1) Work or operations performed by you or on your behalf; and
 - (2) Materials, parts or equipment furnished in connection with such work or operations.
 - b. Includes:
 - (1) Warranties or representations made at any time with respect to the fitness, quality, durability, performance or use of "your work"; and
 - (2) The providing of or failure to provide warnings or instructions.

NUCLEAR ENERGY LIABILITY EXCLUSION (Broad Form)

1. The insurance does not apply:

A. Under any Liability Coverage, to "bodily injury" or "property damage":

- (1) With respect to which an insured under this Coverage Part is also an insured under a nuclear energy liability policy issued by Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriters, Nuclear Insurance Association of Canada, or any of their successors, or would be an insured under any such policy but for its termination upon exhaustion of its limit of liability; or
- (2) Resulting from the "hazardous properties" of "nuclear material" and with respect to which (a) any person or organization is required to maintain financial protection pursuant to the Atomic Energy Act of 1954, or any law amendatory thereof, or (b) the insured is, or had this Coverage Part not been issued would be, entitled to indemnity from the United States of America, or any agency thereof, under any agreement entered into by the United States of America, or any agency thereof, with any person or organization.

B. Under any Medical Payments coverage, to expenses incurred with respect to "bodily injury" resulting from the "hazardous properties" of "nuclear material" and arising out of the operation of a "nuclear facility" by any person or organization.

C. Under any Liability Coverage, to "bodily injury" or "property damage" resulting from the "hazardous properties" of "nuclear material", if:

- (1) The "nuclear material" (a) is at any "nuclear facility" owned by, or operated by or on behalf of, an insured, or (b) has been discharged or dispersed therefrom;
- (2) The "nuclear material" is contained in "spent fuel" or "waste" at any time possessed, handled, used, processed, stored, transported or disposed of, by or on behalf of an insured; or
- (3) The "bodily injury" or "property damage" arises out of the furnishing by

an insured of services, materials, parts or equipment in connection with the planning, construction, maintenance, operation or use of any "nuclear facility", but if such facility is located within the United States of America, its territories or possessions or Canada, this Exclusion (3) applies only to "property damage" to such "nuclear facility" and any property thereat.

2. As used in this exclusion:

"Hazardous properties" includes radioactive, toxic or explosive properties.

"Nuclear material" means "source material", "special nuclear material" or "by-product material".

"Source material", "special nuclear material", and "by-product material" have the meanings given them in the Atomic Energy Act of 1954 or in any law amendatory thereof.

"Spent fuel" means any fuel element or fuel component, solid or liquid, which has been used or exposed to radiation in a "nuclear reactor".

"Waste" means any waste material (a) containing "by-product material" other than the tailings or wastes produced by the extraction or concentration of uranium or thorium from any ore processed primarily for its "source material" content, and (b) resulting from the operation by any person or organization of any "nuclear facility" included under the first two paragraphs of the definition of "nuclear facility".

"Nuclear facility" means:

- A. Any "nuclear reactor";
- B. Any equipment or device designed or used for (1) separating the isotopes of uranium or plutonium, (2) processing or utilizing "spent fuel", or (3) handling, processing or packaging "waste";
- C. Any equipment or device used for the processing, fabricating or alloying of "special nuclear material" if at any time the total amount of such material in the custody of the insured at the premises where such equipment or device is located consists of or contains more than 25 grams of plutonium or uranium 233 or any combination thereof, or more than 250 grams of uranium 235;

D. Any structure, basin, excavation, premises or place prepared or used for the storage or disposal of "waste";

and includes the site on which any of the foregoing is located, all operations conducted on such site and all premises used for such operations.

"Nuclear reactor" means any apparatus designed or used to sustain nuclear fission in a self-supporting chain reaction or to contain a critical mass of fissionable material.

"Property damage" includes all forms of radioactive contamination of property.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

NUCLEAR ENERGY LIABILITY EXCLUSION ENDORSEMENT BROAD FORM

This endorsement modifies insurance provided under the following:

ELECTRONIC DATA LIABILITY COVERAGE PART PRODUCT WITHDRAWAL COVERAGE PART

1. The insurance does not apply:

A. Under any Liability Coverage, to "bodily injury" or "property damage":

(1) With respect to which an "insured" under the policy is also an insured under a nuclear energy liability policy issued by Nuclear Energy Liability Insurance Association, Mutual Atomic Energy Liability Underwriters, Nuclear Insurance Association of Canada or any of their successors, or would be an insured under any such policy but for its termination upon exhaustion of its limit of liability; or

(2) Resulting from the "hazardous properties" of "nuclear material" and with respect to which (a) any person or organization is required to maintain financial protection pursuant to the Atomic Energy Act of 1954, or any law amendatory thereof, or (b) the "insured" is, or had this policy not been issued would be, entitled to indemnity from the United States of America, or any agency thereof, under any agreement entered into by the United States of America, or any agency thereof, with any person or organization.

B. Under any Medical Payments coverage, to expenses incurred with respect to "bodily injury" resulting from the "hazardous properties" of "nuclear material" and arising out of the operation of a "nuclear facility" by any person or organization.

C. Under any Liability Coverage, to "bodily injury" or "property damage" resulting from "hazardous properties" of "nuclear material", if:

(1) The "nuclear material" (a) is at any "nuclear facility" owned by, or operated by or on behalf of, an "insured" or (b) has been discharged or dispersed therefrom;

(2) The "nuclear material" is contained in "spent fuel" or "waste" at any time

possessed, handled, used, processed, stored, transported or disposed of, by or on behalf of an "insured"; or

(3) The "bodily injury" or "property damage" arises out of the furnishing by an "insured" of services, materials, parts or equipment in connection with the planning, construction, maintenance, operation or use of any "nuclear facility", but if such facility is located within the United States of America, its territories or possessions or Canada, this exclusion (3) applies only to "property damage" to such "nuclear facility" and any property thereat.

2. As used in this endorsement:

"Hazardous properties" includes radioactive, toxic or explosive properties.

"Nuclear material" means "source material", "Special nuclear material" or "by-product material".

"Source material", "special nuclear material", and "by-product material" have the meanings given them in the Atomic Energy Act of 1954 or in any law amendatory thereof.

"Spent fuel" means any fuel element or fuel component, solid or liquid, which has been used or exposed to radiation in a "nuclear reactor".

"Waste" means any waste material (a) containing "by-product material" other than the tailings or wastes produced by the extraction or concentration of uranium or thorium from any ore processed primarily for its "source material" content, and (b) resulting from the operation by any person or organization of any "nuclear facility" included under the first two paragraphs of the definition of "nuclear facility".

"Nuclear facility" means:

(a) Any "nuclear reactor";

(b) Any equipment or device designed or used for (1) separating the iso-

types of uranium or plutonium, (2) processing or utilizing "spent fuel", or (3) handling, processing or packaging "waste";

- (c) Any equipment or device used for the processing, fabricating or alloying of "special nuclear material" if at any time the total amount of such material in the custody of the "insured" at the premises where such equipment or device is located consists of or contains more than 25 grams of plutonium or uranium 233 or any combination thereof, or more than 250 grams of uranium 235;

- (d) Any structure, basin, excavation, premises or place prepared or used for the storage or disposal of "waste";

and includes the site on which any of the foregoing is located, all operations conducted on such site and all premises used for such operations.

"Nuclear reactor" means any apparatus designed or used to sustain nuclear fission in a self-supporting chain reaction or to contain a critical mass of fissionable material.

"Property damage" includes all forms of radioactive contamination of property.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION - DESIGNATED PROFESSIONAL SERVICES

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE

Description Of Professional Services
1. ANY & ALL PROFESSIONAL SERVICES
2.
3.
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

With respect to any professional services shown in the Schedule, the following exclusion is added to Paragraph 2. Exclusions of Section I - Coverage A - Bodily Injury And Property Damage Liability and Paragraph 2. Exclusions of Section I - Coverage B - Personal And Advertising Injury Liability:

This insurance does not apply to "bodily injury", "property damage" or "personal and advertising injury" due to the rendering of or failure to render any professional service.

This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the "occurrence" which caused the "bodily injury" or "property damage", or the offense which caused the "personal and advertising injury", involved the rendering of or failure to render any professional service.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

COMMUNICABLE DISEASE EXCLUSION

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

A. The following exclusion is added to Paragraph **2. Exclusions** of Section **I - Coverage A - Bodily Injury And Property Damage Liability**:

2. Exclusions

This insurance does not apply to:

Communicable Disease

"Bodily injury" or "property damage" arising out of the actual or alleged transmission of a communicable disease.

This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in the:

- a.** Supervising, hiring, employing, training or monitoring of others that may be infected with and spread a communicable disease;
- b.** Testing for a communicable disease;
- c.** Failure to prevent the spread of the disease; or
- d.** Failure to report the disease to authorities.

B. The following exclusion is added to Paragraph **2. Exclusions** of Section **I - Coverage B - Personal And Advertising Injury Liability**:

2. Exclusions

This insurance does not apply to:

Communicable Disease

"Personal and advertising injury" arising out of the actual or alleged transmission of a communicable disease.

This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in the:

- a.** Supervising, hiring, employing, training or monitoring of others that may be infected with and spread a communicable disease;
- b.** Testing for a communicable disease;
- c.** Failure to prevent the spread of the disease; or
- d.** Failure to report the disease to authorities.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION--INTERCOMPANY PRODUCTS SUITS

This endorsement modifies insurance provided under the following:

**COMMERCIAL GENERAL LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART**

This insurance does not apply to any claim for damages by any Named Insured against another Named Insured because of "bodily injury" or "property damage" arising out of "your products" and included within the "products-completed operations hazard."

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

ABUSE OR MOLESTATION EXCLUSION

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

The following exclusion is added to Paragraph 2., Exclusions of Section I - Coverage A - Bodily Injury and Property Damage Liability and Paragraph 2., Exclusions of Section I - Coverage B - Personal and Advertising Injury Liability:

This insurance does not apply to "bodily injury", "property damage" or "personal and advertising injury" arising out of:

1. The actual or threatened abuse or molestation by anyone of any person while in the care, custody or control of any insured, or
2. The negligent:
 - a. Employment;
 - b. Investigation;
 - c. Supervision;
 - d. Reporting to the proper authorities, or failure to so report; or
 - e. Retention;

of a person for whom any insured is or ever was legally responsible and whose conduct would be excluded by Paragraph 1. above.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**EXCLUSION - RIOT, CIVIL COMMOTION OR MOB ACTION -
GOVERNMENTAL SUBDIVISIONS**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

The following exclusion is added to Paragraph 2., **Exclusions of Section I - Coverage A - Bodily Injury and Property Damage Liability** and Paragraph 2., **Exclusions of Section I - Coverage B - Personal and Advertising Injury Liability**:

This insurance does not apply to "bodily injury", "property damage" or "personal and advertising injury" arising out of:

1. Riot, civil commotion or mob action; or
2. Any act or omission in connection with the prevention or suppression of a riot, civil commotion or mob action.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION - FAILURE TO SUPPLY

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

This insurance does not apply to "bodily injury" or "property damage" arising out of the failure of any insured to adequately supply gas, oil, water, electricity, steam or biofuel.

This exclusion does not apply if the failure to supply results from the sudden and accidental injury to tangible property owned or used by any insured to procure, produce, process or transmit the gas, oil, water, electricity, steam or biofuel.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**PESTICIDE OR HERBICIDE APPLICATOR -
LIMITED POLLUTION COVERAGE**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE

Description Of Operations:
PEST CONTROL SERVICES

Information required to complete this Schedule, if not shown above, will be shown in the Declarations.

With respect to the operations shown in the Schedule, Paragraph (1)(d) of Exclusion f. of **Section I - Coverage A - Bodily Injury And Property Damage Liability** does not apply if the operations meet all standards of any statute, ordinance, regulation or license requirement of any federal, state or local government which apply to those operations.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION - CONTRACTORS - PROFESSIONAL LIABILITY

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

The following exclusion is added to Paragraph 2. **Exclusions of Section I - Coverage A - Bodily Injury And Property Damage Liability** and Paragraph 2. **Exclusions of Section I - Coverage B - Personal And Advertising Injury Liability:**

1. This insurance does not apply to "bodily injury", "property damage" or "personal and advertising injury" arising out of the rendering of or failure to render any professional services by you or on your behalf, but only with respect to either or both of the following operations:
 - a. Providing engineering, architectural or surveying services to others in your capacity as an engineer, architect or surveyor; and
 - b. Providing, or hiring independent professionals to provide, engineering, architectural or surveying services in connection with construction work you perform.

This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by

that insured, if the "occurrence" which caused the "bodily injury" or "property damage", or the offense which caused the "personal and advertising injury", involved the rendering of or failure to render any professional services by you or on your behalf with respect to the operations described above.

2. Subject to Paragraph 3. below, professional services include:
 - a. Preparing, approving, or failing to prepare or approve, maps, shop drawings, opinions, reports, surveys, field orders, change orders, or drawings and specifications; and
 - b. Supervisory or inspection activities performed as part of any related architectural or engineering activities.
3. Professional services do not include services within construction means, methods, techniques, sequences and procedures employed by you in connection with your operations in your capacity as a construction contractor.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

BINDING ARBITRATION

This endorsement modifies insurance provided under the following:

**COMMERCIAL GENERAL LIABILITY COVERAGE PART
ELECTRONIC DATA LIABILITY COVERAGE PART
LIQUOR LIABILITY COVERAGE PART
OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
POLLUTION LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
PRODUCT WITHDRAWAL COVERAGE PART
RAILROAD PROTECTIVE LIABILITY COVERAGE PART
UNDERGROUND STORAGE TANK POLICY**

If we and the insured do not agree whether coverage is provided under this Coverage Part for a claim made against the insured, then either party may make a written demand for arbitration.

When this demand is made, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, either may request that selection be made by a judge of a court having jurisdiction. Each party will:

1. Pay the expenses it incurs; and
2. Bear the expenses of the third arbitrator equally.

Unless both parties agree otherwise, arbitration will take place in the county or parish in which the address shown in the Declarations is located. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

MISSOURI CHANGES - GUARANTY ASSOCIATION

This endorsement modifies insurance provided under the following:

**COMMERCIAL GENERAL LIABILITY COVERAGE PART
ELECTRONIC DATA LIABILITY COVERAGE PART
LIQUOR LIABILITY COVERAGE PART
OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
POLLUTION LIABILITY COVERAGE PART
PRODUCT WITHDRAWAL COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
RAILROAD PROTECTIVE LIABILITY COVERAGE PART
UNDERGROUND STORAGE TANK POLICY**

Missouri Property and Casualty Insurance Guaranty Association Coverage Limitations

- A.** Subject to the provisions of the Missouri Property and Casualty Insurance Guaranty Association Act (to be referred to as the Act), if we are a member of the Missouri Property and Casualty Insurance Guaranty Association (to be referred to as the Association), the Association will pay claims covered under the Act if we become insolvent.
- B.** The Act contains various exclusions, conditions and limitations that govern a claimant's eligibility to collect payment from the Association and affect the amount of any payment. The following limitations apply subject to all other provisions of the Act:
1. Claims covered by the Association do not include a claim by or against an insured of an insolvent insurer, if the insured has a net worth of more than \$25 million on the later of the end of the insured's most recent fiscal year or December thirty-first of the year

next preceding the date the insurer becomes insolvent; provided that an insured's net worth on such date shall be deemed to include the aggregate net worth of the insured and all its affiliates as calculated on a consolidated basis.

2. Payments made by the Association for covered claims will include only that amount of each claim which is less than \$300,000.

However, the Association will not:

- (1) Pay an amount in excess of the applicable limit of insurance of the policy from which a claim arises; or
- (2) Return to an insured any unearned premium in excess of \$25,000.

These limitations have no effect on the coverage we will provide under this policy.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

MISSOURI CHANGES - BINDING ARBITRATION

This endorsement modifies insurance provided under the following:

**COMMERCIAL GENERAL LIABILITY COVERAGE PART
LIQUOR LIABILITY COVERAGE PART
OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART
POLLUTION LIABILITY COVERAGE PART
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART
RAILROAD PROTECTIVE LIABILITY COVERAGE PART**

If we and the insured do not agree whether coverage is provided under this Coverage Part for a claim made against the insured, both parties may, by mutual consent, agree in writing to arbitration of the disagreement.

If both parties agree to arbitrate, each party will select an arbitrator. The two arbitrators will select a third. If they cannot agree within 30 days, both parties must request that selection be made by a judge of a court having jurisdiction. Each party will:

1. Pay the expenses it incurs; and
2. Bear the expenses of the third arbitrator equally.

Unless both parties agree otherwise, arbitration will take place in the county or parish in which the address shown in the Declarations is located. Local rules of law as to procedure and evidence will apply. A decision agreed to by two of the arbitrators will be binding.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

MISSOURI CHANGES - MEDICAL PAYMENTS

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

A. Paragraph 1.a. of Coverage C. Medical Payments is replaced with the following:

1. Insuring Agreement

a. We will pay medical expenses as described below for "bodily injury" caused by an accident:

- (1)** On premises you own or rent;
- (2)** On ways next to premises you own or rent; or
- (3)** Because of your operations;

provided that:

- (1)** The accident takes place in the "coverage territory" and during the policy period;
- (2)** The expenses are incurred and reported to us within one year of the date of the accident. However, expenses reported to us after one year of the date of the accident will not be denied solely because of the late submission unless such late submission operates to prejudice our rights; and
- (3)** The injured person submits to examination, at our expense, by physicians of our choice as often as we reasonably require.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

WATER UTILITIES PROFESSIONAL LIABILITY EXTENSION

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

The following coverage is added to **SECTION I - COVERAGE:**

COVERAGE D. WATER UTILITY PROFESSIONAL LIABILITY

1. Insuring Agreement

a. We will pay those sums that the insured becomes legally obligated to pay as damages because of "bodily injury" or "property damage" arising out of a "water utility professional incident". We will have the right and duty to defend the insured against any "suit" seeking those damages. However we will have no duty to defend the insured against any "suit" seeking damages to which this insurance does not apply. We may at our discretion, investigate any "water utility professional incident" and settle any claim or "suit" that may result. But:

- (1) The amount we will pay for damages is limited as described in **SECTION III - LIMITS OF INSURANCE**; and
- (2) Our right and duty to defend ends when we have used up the applicable limit of insurance in the payment of judgments or settlements under **SECTION I - COVERAGES, COVERAGE A. BODILY INJURY AND PROPERTY DAMAGE LIABILITY**; **SECTION I - COVERAGES, COVERAGE B. PERSONAL AND ADVERTISING INJURY LIABILITY**; medical expenses under **SECTION I - COVERAGES, COVERAGE C. MEDICAL PAYMENTS**; or **SECTION I - COVERAGES, COVERAGE D. WATER UTILITY PROFESSIONAL LIABILITY**.

No other obligation or liability to pay sums or perform acts or services is covered unless expressly provided for under **SUPPLEMENTARY PAYMENTS - COVERAGES A, B AND D**.

b. This insurance applies to "bodily injury" or "property damage" only if:

- (1) The "bodily injury" or "property damage" is caused by a "water utility

professional incident" that takes place in the "coverage territory";

- (2) The "bodily injury" or "property damage" occurs during the policy period; and

- (3) Prior to the "coverage term" in which "bodily injury" or "property damage" occurs, you did not know, per Paragraph **1.d.** below, that the "bodily injury" or "property damage" had occurred or had begun to occur, in whole or in part.

c. "Bodily injury" or "property damage" which:

- (1) Occurs during the "coverage term"; and
- (2) Was not, prior to the "coverage term", known by you, per Paragraph **1.d.** below, to have occurred;

includes any continuation, change or resumption of that "bodily injury" or "property damage" after the end of the "coverage term" in which it first became known by you.

d. You will be deemed to know that "bodily injury" or "property damage" has occurred at the earliest time when any "authorized representative":

- (1) Reports all, or any part, of the "bodily injury" or "property damage" to us or any other insurer;
- (2) Receives a written or verbal demand or claim for damages because of the "bodily injury" or "property damage";
- (3) First observes, or reasonably should have first observed, the "bodily injury" or "property damage";
- (4) Becomes aware, or reasonably should have become aware, by any means other than as described in (3) above, that "bodily injury" or "property damage" had occurred or had begun to occur; or
- (5) Becomes aware, or reasonably should have become aware, of a condition from which "bodily injury"

or "property damage" is substantially certain to occur.

2. Exclusions

a. All exclusions under **SECTION I - COVERAGES, COVERAGE A. BODILY INJURY AND PROPERTY DAMAGE LIABILITY 2. EXCLUSIONS AND SECTION I - COVERAGES, COVERAGE B. PERSONAL AND ADVERTISING INJURY LIABILITY 2. EXCLUSIONS** are applicable to **COVERAGE D. WATER UTILITY PROFESSIONAL LIABILITY**. In addition, this insurance does not apply to:

b. Criminal Acts

- (1) Injury arising from acts, errors or omissions that are dishonest, criminal or malicious.
- (2) Injury caused by the willful violation of any federal, state, or local government or governmental agency regulation, penal statute or ordinance by the insured or any person for whom the insured is legally responsible.

c. Fines and Penalties

Fines, late charges, noncompliance assessments or penalties.

SUPPLEMENTARY PAYMENTS - COVERAGES A AND B is amended to read **SUPPLEMENTARY PAYMENTS - COVERAGES A, B AND D**.

SECTION III - LIMITS OF INSURANCE is deleted in its entirety and replaced with the following:

1. The Limits of Insurance shown in the Declarations and the rules below fix the most we will pay regardless of the number of:
 - a. Insureds;
 - b. Claims made or "suits" brought; or
 - c. Persons or organizations making claims or bringing "suits".
2. a. The General Aggregate Limit is the most we will pay for the sum of:
 - (1) Medical expenses under **COVERAGE C. MEDICAL PAYMENTS**;
 - (2) Damages under **COVERAGE A. BODILY INJURY AND PROPERTY DAMAGE LIABILITY**, except damages because of "bodily injury" or "property damage" included in the "products-completed operations hazard"; and
 - (3) Damages under **COVERAGE B. PERSONAL AND ADVERTISING INJURY LIABILITY**.

This General Aggregate Limit will not apply if either the Location General Aggregate Limit of Insurance, Paragraph **2.b.**, or the Construction Project General Aggregate Limit of Insurance, Paragraph **2.c.** applies.

b. A separate Location General Aggregate Limit of Insurance, equal to the amount of the General Aggregate Limit shown in the Declarations, shall apply to each location owned by, or rented or leased to you and is the most we will pay for the sum of:

(1) Damages under **COVERAGE A. BODILY INJURY AND PROPERTY DAMAGE LIABILITY**, except damages because of "bodily injury" or "property damage" included in the "products-completed operations hazard"; and

(2) Medical expenses under **COVERAGE C. MEDICAL PAYMENTS**,

which can be attributed to operations at only a single location owned by, or rented or leased to you.

c. A separate Construction Project General Aggregate Limit of Insurance, equal to the amount of the General Aggregate Limit shown in the Declarations, shall apply to each construction project and is the most we will pay for the sum of:

(1) Damages under **COVERAGE A. BODILY INJURY AND PROPERTY DAMAGE LIABILITY**, except damages because of "bodily injury" or "property damage" included in the "products-completed operations hazard"; and

(2) Medical expenses under **COVERAGE C. MEDICAL PAYMENTS**;

which can be attributed only to ongoing operations and only at a single construction project.

d. Only for the purpose of determining which General Aggregate Limit of Insurance, **2.a.**, **2.b.** or **2.c.**, applies:

(1) Location means premises involving the same or connecting lots, or premises, whose connection is interrupted only by a street, roadway, waterway or right-of-way of a railroad.

(2) Construction project means a location you do not own, rent or lease where ongoing improvements, alterations, installation, demolition or maintenance work is performed by you or on your behalf. All connected

ongoing improvements, alterations, installation, demolition or maintenance work performed by you or on your behalf at the same location for the same persons or organizations, no matter how often or under how many different contracts, will be deemed to be a single construction project.

3. The Products-Completed Operations Aggregate Limit is the most we will pay under **COVERAGE A. BODILY INJURY AND PROPERTY DAMAGE LIABILITY** for the sum of:
 - a. Damages because of "bodily injury" and "property damage" included in the "products-completed operations hazard"; and
 - b. Damages under **COVERAGE D. WATER UTILITY PROFESSIONAL LIABILITY**.
4. Subject to 2.a. above, the Personal and Advertising Injury Limit is the most we will pay under **COVERAGE B. PERSONAL AND ADVERTISING INJURY LIABILITY** for the sum of all damages because of all "personal and advertising injury" sustained by any one person or organization.
5. Subject to 2. or 3. above, whichever applies, the Each Occurrence Limit is the most we will pay for the sum of:
 - a. Damages under **COVERAGE A. BODILY INJURY AND PROPERTY DAMAGE LIABILITY**;
 - b. Medical expenses under **COVERAGE C. MEDICAL PAYMENTS**; and
 - c. Damages under **COVERAGE D. WATER UTILITY PROFESSIONAL LIABILITY**

because of all "bodily injury" and "property damage" arising out of any one "occurrence" or "water utility professional incident".

6. Subject to 5. above, the Damage to Premises Rented to You Limit is the most we will pay under **COVERAGE A. BODILY INJURY AND PROPERTY DAMAGE LIABILITY** for damages because of "property damage" to any one premises, while rented to you, or in the case of damage by fire or explosion, while rented to you or temporarily occupied by you with permission of the owner.
7. Subject to 5. above, the Medical Expense Limit is the most we will pay under **COVERAGE C. MEDICAL PAYMENTS** for all medical expenses because of "bodily injury" sustained by any one person.

The Limits of Insurance of this Coverage Part apply separately to each "coverage term".

Section V - Definitions is amended to include the following definitions:

1. "Potable water" means water provided and intended for human consumption.
2. "Water utility professional incident":
 - a. Means 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; and
 - 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.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

WATER UTILITIES COMMERCIAL GENERAL LIABILITY BROADENED ENDORSEMENT

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

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B. Limits Of Insurance:

The Commercial General Liability Limits of Insurance apply to the insurance provided by this endorsement, except as provided below:

1. Electronic Data Liability Coverage

- Loss of Electronic Data Limit: \$10,000
- Deductible Amount (Each Claim): \$500 unless otherwise stated \$

3. Damage To Premises Rented To You

The lesser of:

- The Each Occurrence Limit shown in the Declarations; or
- \$500,000 unless otherwise stated \$ _____

4. Supplementary Payments

- Bail Bonds: \$2,500

b. Loss Of Earnings: \$ 500

5. Medical Payments

Medical Expense Limit: \$ 10,000

9. Property Damage To Borrowed Equipment

Each Occurrence Limit: \$10,000
Deductible Amount: \$ 250

16. Voluntary Property Damage Coverage (Coverage a.) and Care, Custody or Control Liability Coverage (Coverage b.)

Limits Of Insurance

Coverage a.

\$1,000 Each Occurrence

\$5,000 Aggregate

Coverage b. \$5,000 Each Occurrence unless otherwise stated \$ _____

Deductible Amount (Each Occurrence)

Coverage a. \$250

Coverage b. \$250 unless otherwise stated \$ _____

COVERAGE	PREMIUM BASIS (a) Area (b) Payroll (c) Gross Sales (d) Units (e) Other	RATE (For Limits in Excess of \$5,000)	ADVANCE PREMIUM (For Limits in Excess of \$5,000)
b. Care, Custody Or Control			\$
TOTAL ANNUAL PREMIUM			\$

C. Coverages

1. Electronic Data Liability Coverage

- a. **Section I - Coverage A - Bodily Injury And Property Damage Liability, Exclusion 2.s. Electronic Data,** is replaced by the following:

2. Exclusions

This insurance does not apply to:

- s. **Access Or Disclosure Of Confidential Or Personal Information And Data-Related Liability**

Damages arising out of:

- (1) Any access to or disclosure of any person's or organization's confidential or personal information, including patents, trade secrets, processing methods, customer lists, financial information, credit card information, health information or any other type of nonpublic information; or
- (2) The loss of, loss of use of, damage to, corruption of, inability to access, or inability to manipulate "electronic data" that does not result from physical injury to tangible property.

This exclusion applies even if damages are claimed for notification costs, credit monitoring expenses, forensic expenses, public relations expenses or any other loss, cost or expense incurred by you or others arising out of that which is described in Paragraph (1) or (2) above.

However, unless Paragraph (1) above applies, this exclusion does not apply to damages because of "bodily injury".

- b. The following is added to Paragraph **2. Exclusions of Section I - Coverage B - Personal And Advertising Injury Liability:**

2. Exclusions

This insurance does not apply to:

Access Or Disclosure Of Confidential Or Personal Information

"Personal and advertising injury" arising out of any access to or disclosure of any person's or organization's confidential or personal information, including patents, trade secrets, processing methods, customer lists, financial information, credit card information, health information or any other type of nonpublic information.

This exclusion applies even if damages are claimed for notification costs, credit monitoring expenses, forensic expenses, public relations expenses or any other loss, cost or expense incurred by you or others arising out of any access to or disclosure of any person's or organization's confidential or personal information.

- c. The following paragraph is added to **Section III - Limits Of Insurance:**

- (1) Subject to 5. above, the Loss of Electronic Data Limit shown in Section B. **Limits Of Insurance, 1. Electronic Data Liability Coverage** of this endorsement is the most we will pay under **Section I - Coverage A - Bodily Injury And Property Damage Liability** for "property damage" because of all loss of "electronic data" arising out of any one "occurrence".

(2) **Deductible Clause**

- (a) Our obligation to pay damages on your behalf applies only to the amount of damages for each "claim" which are in excess of the Deductible Amount stated in Section B. **Limits Of Insurance, 1. Electronic Data Liability Coverage** of this endorsement. The limit of insurance will not be reduced by the application of such Deductible Amount.
- (b) **Section IV - Commercial General Liability Conditions, 2. Duties In The Event Of Occurrence, Offense, Claim Or Suit,** ap-

plies to each claim or "suit" irrespective of the amount.

- (c) We may pay any part or all of the Deductible Amount to effect settlement of any claim or "suit" and, upon notification of the action taken, you shall promptly reimburse us for such part of the Deductible Amount as has been paid by us.

- d. For the purposes of the coverage provided by this endorsement, **Section V - Definitions, 20.** "Property damage" is replaced by the following:

20. "Property damage" means:

- a. Physical injury to tangible property, including all resulting loss of use of that property. All such loss of use shall be deemed to occur at the time of the physical injury that caused it;
- b. Loss of use of tangible property that is not physically injured. All such loss of use shall be deemed to occur at the time of the "occurrence" that caused it; or
- c. Loss of, loss of use of, damage to, corruption of, inability to access, or inability to properly manipulate "electronic data", resulting from physical injury to tangible property. All such loss of "electronic data" shall be deemed to occur at the time of the "occurrence" that caused it.

For the purposes of this insurance, "electronic data" is not tangible property.

2. Unintentional Failure To Disclose Hazards

Section IV - Commercial General Liability Conditions, 7. Representations is amended by the addition of the following:

Based on our dependence upon your representations as to existing hazards, if unintentionally you should fail to disclose all such hazards at the inception date of your policy, we will not reject coverage under this Coverage Part based solely on such failure.

3. Damage To Premises Rented To You

- a. The last Paragraph of **2. Exclusions** under **Section I - Coverage A - Bodily Injury And Property Damage Liability** is replaced by the following:

Exclusions **c.** through **q.** do not apply to "property damage" by fire, explosion, lightning, smoke or soot to premises while rented to you or temporarily occupied by you with permission of the owner, for which the amount we will pay is limited to the **Damage To Premises Rented To You Limit** as described in **Section III - Limits Of Insurance.**

- b. The insurance provided under **Section I - Coverage A - Bodily Injury And Property Damage Liability** applies to "property damage" arising out of water damage to premises that are both rented to and occupied by you.

- (1) As respects Water Damage Legal Liability, as provided in Paragraph **3.b.** above:

The exclusions under **Section I - Coverage A - Bodily Injury And Property Damage Liability, 2. Exclusions**, other than **i. War** and the **Nuclear Energy Liability Exclusion (Broad Form)**, are deleted and the following are added:

This insurance does not apply to:

- (a) "Property damage":
 - (i) Assumed in any contract or agreement; or
 - (ii) Caused by or resulting from any of the following:
 - 1) Wear and tear;
 - 2) Rust or other corrosion, decay, deterioration, hidden or latent defect or any quality in property that causes it to damage or destroy itself;
 - 3) Smog;
 - 4) Mechanical breakdown, including rupture or bursting caused by centrifugal force;

- 5) Settling, cracking, shrinking or expansion;
 - 6) Nesting or infestation, or discharge or release of waste products or secretions, by insects, birds, rodents or other animals; or
 - 7) Presence, growth, proliferation, spread or any activity of fungus, including mold or mildew, and any mycotoxins, spores, scents or byproducts produced or released by fungi.
- (b) "Property damage" caused directly or indirectly by any of the following:
- (i) Earthquake, volcanic eruption, landslide or any other earth movement;
 - (ii) Water that backs up or overflows or is otherwise discharged from a sewer, drain, sump, sump pump or related equipment;
 - (iii) Water under the ground surface pressing on, or flowing or seeping through:
 - 1) Foundations, walls, floors or paved surfaces;
 - 2) Basements, whether paved or not; or
 - 3) Doors, windows or other openings.
- (c) "Property damage" caused by or resulting from water that leaks or flows from plumbing, heating, air conditioning, fire protection systems, or other equipment, caused by or resulting from freezing, unless:
- (i) You did your best to maintain heat in the building or structure; or
 - (ii) You drained the equipment and shut off the water supply if the heat was not maintained.
- (d) "Property damage" to:
- (i) Plumbing, heating, air conditioning, fire protection systems, or other equipment or appliances; or
 - (ii) The interior of any building or structure, or to personal property in the building or structure, caused by or resulting from rain, snow, sleet or ice, whether driven by wind or not.
- c. **Limit Of Insurance**
- With respect to the insurance afforded in Paragraphs 3.a. and 3.b. above, the **Damage To Premises Rented To You** Limit as shown in the Declarations is amended as follows:
- (1) Paragraph 6. of Section III - **Limits Of Insurance** is replaced by the following:
6. Subject to Paragraph 5. above, the **Damage To Premises Rented To You** Limit is the most we will pay under **Coverage A - Bodily Injury And Property Damage Liability** for damages because of "property damage" to any one premises:
- a. While rented to you, or temporarily occupied by you with permission of the owner;
 - b. In the case of damage by fire, explosion, lightning, smoke or soot, while rented to you; or
 - c. In the case of damage by water, while rented to and occupied by you.
- (2) The most we will pay is limited as described in Section B. **Limits Of Insurance, 3. Damage To Premises Rented To You** of this endorsement.

4. Supplementary Payments

Under **Section I - Supplementary Payments - Coverages A And B:**

- a. Paragraph 2. is replaced by the following:

Up to the limit shown in Section **B. Limits Of Insurance, 4.a.** Bail Bonds of this endorsement for cost of bail bonds required because of accidents or traffic law violations arising out of the use of any vehicle to which the Bodily Injury Liability Coverage applies. We do not have to furnish these bonds.

- b. Paragraph 4. is replaced by the following:

All reasonable expenses incurred by the insured at our request to assist us in the investigation or defense of the claim or "suit", including actual loss of earnings up to the limit shown in Section **B. Limits Of Insurance, 4.b.** Loss Of Earnings of this endorsement per day because of time off from work.

5. Medical Payments

The Medical Expense Limit of Any One Person as stated in the Declarations is amended to the limit shown in Section **B. Limits Of Insurance, 5. Medical Payments** of this endorsement.

6. 180 Day Coverage For Newly Formed Or Acquired Organizations

Section II - Who Is An Insured is amended as follows:

Subparagraph a. of Paragraph 3. is replaced by the following:

- a. Insurance under this provision is afforded only until the 180th day after you acquire or form the organization or the end of the policy period, whichever is earlier;

7. Waiver Of Subrogation

Section IV - Commercial General Liability Conditions, 9. Transfer Of Rights Of Recovery Against Others To Us is amended by the addition of the following:

We waive any right of recovery we may have against any person or organization against whom you have agreed to waive such right of recovery in a written contract or agreement because of payments we make for injury or damage arising out of

your ongoing operations or "your work" done under a written contract or agreement with that person or organization and included in the "products-completed operations hazard". However, our rights may only be waived prior to the "occurrence" giving rise to the injury or damage for which we make payment under this Coverage Part. The insured must do nothing after a loss to impair our rights. At our request, the insured will bring "suit" or transfer those rights to us and help us enforce those rights.

8. Automatic Additional Insured - Specified Relationships

- a. The following is added to **Section II - Who Is An Insured:**

(1) Any person(s) or organization(s) described in Paragraph **8.a.(2)** of this endorsement (hereinafter referred to as additional insured) whom you are required to add as an additional insured under this Coverage Part by reason of a written contract, written agreement, written permit or written authorization.

(2) Only the following persons or organizations are additional insureds under this endorsement, and insurance coverage provided to such additional insureds is limited as provided herein:

(a) Managers Or Lessors Of Premises

The manager or lessor of a premises leased to you with whom you have agreed per Paragraph **8.a.(1)** of this endorsement to provide insurance, but only with respect to liability arising out of the ownership, maintenance or use of that part of the premises leased to you, subject to the following additional exclusions:

This insurance does not apply to:

- (i) Any "occurrence" which takes place after you cease to be a tenant in that premises;
- (ii) Structural alterations, new construction or demolition operations performed by or on be-

half of such additional insured.

(b) Lessor Of Leased Equipment

Any person or organization from whom you lease equipment when you and such person(s) or organization(s) have agreed per Paragraph **8.a.(1)** of this endorsement to provide insurance. Such person(s) or organization(s) are insureds only with respect to liability for "bodily injury", "property damage" or "personal and advertising injury" caused, in whole or in part, by your maintenance, operation or use of equipment leased to you by such person(s) or organization(s). A person's or organization's status as an additional insured under this endorsement ends when their contract or agreement with you for such leased equipment ends. However, this insurance does not apply to any "occurrence" which takes place after the equipment lease expires.

(c) Vendors

Any person or organization (referred to below as vendor) with whom you have agreed per Paragraph **8.a.(1)** of this endorsement to provide insurance, but only with respect to "bodily injury" or "property damage" arising out of "your products" which are distributed or sold in the regular course of the vendor's business, subject to the following additional exclusions:

(i) The insurance afforded the vendor does not apply to:

1) "Bodily injury" or "property damage" for which the vendor is obligated to pay damages by reason of the assumption of liability in a contract or agreement. This

exclusion does not apply to liability for damages that the vendor would have in the absence of the contract or agreement;

- 2)** Any express warranty unauthorized by you;
- 3)** Any physical or chemical change in the product made intentionally by the vendor;
- 4)** Repackaging, except when unpacked solely for the purpose of inspection, demonstration, testing, or the substitution of parts under instructions from the manufacturer, and then repackaged in the original container;
- 5)** Any failure to make such inspections, adjustments, tests or servicing as the vendor has agreed to make or normally undertakes to make in the usual course of business, in connection with the distribution or sale of the products;
- 6)** Demonstration, installation, servicing or repair operations, except such operations performed at the vendor's premises in connection with the sale of the product;
- 7)** Products which, after distribution or sale by you, have been labeled or re-labeled or used as a container, part or ingredient of any other thing or sub-

stance by or for the vendor; or

8) "Bodily injury" or "property damage" arising out of the sole negligence of the vendor for its own acts or omissions or those of its employees or anyone else acting on its behalf. However, this exclusion does not apply to:

a) The exceptions contained in Paragraphs (c) (i) 4) or 6) of this endorsement; or

b) Such inspections, adjustments, tests or servicing as the vendor has agreed to make or normally undertakes to make in the usual course of business, in connection with the distribution or sale of the products.

(ii) This insurance does not apply to any insured person or organization:

1) From whom you have acquired such products, or any ingredient, part or container, entering into, accompanying or containing such products; or

2) When liability included within the "products-completed operations hazard" has been excluded under this Coverage Part with respect to such products.

(d) State Or Governmental Agency Or Subdivision Or Political Subdivision - Permits Or Authorizations Relating To Premises

Any state or governmental agency or subdivision or political subdivision with which you have agreed per Paragraph 8.a.(1) of this endorsement to provide insurance, subject to the following additional provision:

This insurance applies only with respect to the following hazards for which the state or governmental agency or subdivision or political subdivision has issued a permit or authorization in connection with premises you own, rent or control and to which this insurance applies:

(i) The existence, maintenance, repair, construction, erection or removal of advertising signs, awnings, canopies, cellar entrances, coal holes, driveways, manholes, marquees, hoist away openings, sidewalk vaults, street banners or decorations and similar exposures; or

(ii) The construction, erection or removal of elevators; or

(iii) The ownership, maintenance or use of any elevators covered by this insurance.

(e) Mortgagee, Assignee Or Receiver

Any person or organization with whom you have agreed per Paragraph 8.a.(1) of this endorsement to provide insurance, but only with respect to their liability as mortgagee, assignee, or receiver and arising out of the ownership, maintenance, or use of the premises by you. However, this insurance does not apply to structural alterations, new construction and demolition operations

performed by or for that person or organization.

(3) The insurance afforded to additional insureds described in Paragraph **8.a.(1)** of this endorsement:

(a) Only applies to the extent permitted by law; and

(b) Will not be broader than that which you are required by the written contract, written agreement, written permit or written authorization to provide for such additional insured; and

(c) Does not apply to any person, organization, vendor, state, governmental agency or subdivision or political subdivision, specifically named as an additional insured under any other provision of, or endorsement added to, this Coverage Part, provided such other provision or endorsement covers the injury or damage for which this insurance applies.

b. With respect to the insurance afforded to the additional insureds described in Paragraph **8.a.(1)** of this endorsement, the following is added to **Section III - Limits Of Insurance**:

The most we will pay on behalf of the additional insured is the amount of insurance:

(1) Required by the written contract, written agreement, written permit or written authorization described in Paragraph **8.a.(1)** of this endorsement; or

(2) Available under the applicable Limits of Insurance shown in the Declarations;

whichever is less.

This endorsement shall not increase the applicable Limits of Insurance shown in the Declarations.

c. **Section IV - Commercial General Liability Conditions** is amended to include the following:

Automatic Additional Insured Provision

This insurance applies only if the "bodily injury" or "property damage" occurs, or the "personal and advertising injury" offense is committed:

(1) During the policy period; and

(2) Subsequent to your execution of the written contract or written agreement, or the issuance of a written permit or written authorization, described in Paragraph **8.a.(1)**.

d. **Section IV - Commercial General Liability Conditions** is amended as follows:

Condition **5. Other Insurance** is amended to include:

Primary And Noncontributory Insurance

This insurance is primary to and will not seek contribution from any other insurance available to an additional insured per Paragraph **8.a.(1)** of this endorsement provided that:

(1) The additional insured is a Named Insured under such other insurance; and

(2) You have agreed in writing in a contract, agreement, permit or authorization described in **8.a.(2)** of this endorsement that this insurance would be primary and would not seek contribution from any other insurance available to the additional insured.

9. Property Damage To Borrowed Equipment

a. The following is added to **Exclusion 2.j. Damage To Property** under **Section I - Coverage A - Bodily Injury And Property Damage Liability**:

Paragraphs (3) and (4) of this exclusion do not apply to tools or equipment loaned to you, provided they are not being used to perform operations at the time of loss.

b. With respect to the insurance provided by this section of the endorsement, the following additional provisions apply:

(1) The Limits of Insurance shown in the Declarations are replaced by

the limits designated in Section **B. Limits Of Insurance, 9. Property Damage To Borrowed Equipment** of this endorsement with respect to coverage provided by this endorsement. These limits are inclusive of and not in addition to the limits being replaced. The Limits of Insurance shown in Section **B. Limits Of Insurance, 9. Property Damage To Borrowed Equipment** of this endorsement fix the most we will pay in any one "occurrence" regardless of the number of:

- (a) Insureds;
- (b) Claims made or "suits" brought; or
- (c) Persons or organizations making claims or bringing "suits".

(2) Deductible Clause

- (a) Our obligation to pay damages on your behalf applies only to the amount of damages for each "occurrence" which are in excess of the Deductible Amount stated in Section **B. Limits Of Insurance, 9. Property Damage To Borrowed Equipment** of this endorsement. The limits of insurance will not be reduced by the application of such deductible amount.
- (b) **Section IV - Commercial General Liability Conditions, 2. Duties In The Event Of Occurrence, Offense, Claim Or Suit**, applies to each claim or "suit" irrespective of the amount.
- (c) We may pay any part or all of the deductible amount to effect settlement of any claim or "suit" and, upon notification of the action taken, you shall promptly reimburse us for such part of the deductible amount as has been paid by us.

10. Employees As Insureds - Specified Health Care Services And Good Samaritan Services

Paragraph **2.a.(1)(d)** under **Section II - Who Is An Insured** does not apply to:

- a. Your "employees" who provide professional health care services on your behalf as a duly licensed nurse, emergency medical technician or paramedic in the jurisdiction where an "occurrence" or offense to which this insurance applies takes place; or
- b. Your "employees" or "volunteer workers", other than an employed or volunteer doctor, providing first aid or good samaritan services during their work hours for you will be deemed to be acting within the scope of their employment by you or performing duties related to the conduct of your business.

11. Broadened Notice Of Occurrence

Paragraph a. of Condition **2. Duties In The Event Of Occurrence, Offense, Claim Or Suit** under **Section IV - Commercial General Liability Conditions** is replaced by the following:

- a. You must see to it that we are notified as soon as practicable of an "occurrence" or an offense which may result in a claim. To the extent possible, notice should include:
 - (1) How, when and where the "occurrence" or offense took place;
 - (2) The names and addresses of any injured persons and witnesses; and
 - (3) The nature and location of any injury or damage arising out of the "occurrence" or offense.

This requirement applies only when the "occurrence" or offense is known to an "authorized representative".

12. Nonowned Aircraft

The following is added to **Exclusion 2.g. Aircraft, Auto Or Watercraft** under **Section I - Coverage A - Bodily Injury And Property Damage Liability**:

This exclusion does not apply to an aircraft you do not own, provided that:

- a. The pilot in command holds a current effective certificate, issued by a duly constituted authority of the United States of America or Canada, designating that person as a commercial or airline transport pilot;
- b. The aircraft is rented with a trained, paid crew; and

- c. The aircraft does not transport persons or cargo for a charge.

13. Bodily Injury Redefined

Section V - Definitions, 4. "Bodily injury" is replaced by the following:

- 4. "Bodily injury" means bodily harm or injury, sickness, disease, disability, humiliation, shock, fright, mental anguish or mental injury, including care, loss of services or death resulting from any of these at any time.

14. Expected Or Intended Injury Redefined

The last sentence of **Exclusion 2.a. Expected Or Intended Injury** under **Section I - Coverage A - Bodily Injury And Property Damage Liability** is replaced by the following:

This exclusion does not apply to "bodily injury" or "property damage" resulting from the use of reasonable force to protect persons or property.

15. Former Employees As Insureds

The following is added to Paragraph 2. under **Section II - Who Is An Insured:**

- 2. Each of the following is also an insured:

Any of your former "employees", directors, managers, members, partners or "executive officers", including but not limited to retired, disabled or those on leave of absence, but only for acts within the scope of their employment by you or for duties related to the conduct of your business.

16. Voluntary Property Damage Coverage

a. Coverage D - Voluntary Property Damage Coverage

Section I - Coverages is amended to include the following:

(1) Insuring Agreement

- (a) We will pay the cost to repair or replace "property damage" to property of others arising out of operations incidental to your business when:

- 1) Damage is caused by you; or
- 2) Damage occurs while in your possession.

At your written request, we will make this payment regardless of whether you are at fault for the "property damage".

If you, at our request, replace, or make any repairs to, damaged property of others, the amount we will pay under **Voluntary Property Damage Coverage** will be determined by your actual cost to replace or repair the damaged property, excluding any profit or overhead.

Any payment we make under **Voluntary Property Damage Coverage** shall not be interpreted as an admission of liability by you or by us.

It shall be your duty, not our duty, to defend any claim or "suit" to which this insurance applies.

No other obligation or liability to pay sums or perform acts or services is covered.

- (b) This insurance applies to "property damage" only if:

- 1) The "property damage" takes place in the "coverage territory"; and
- 2) The "property damage" occurs during the policy period.

(2) Exclusions

This insurance does not apply to "property damage" that would be excluded by **Section I - Coverage A - Bodily Injury And Property Damage Liability, 2. Exclusions**, except for **j. Damage To Property**, paragraphs (3), (4), (5) and (6), **k. Damage To Your Product**, and **l. Damage To Your Work**.

(3) Definitions

For purposes of **Voluntary Property Damage Coverage** only, the following definitions under **Section V - Definitions** are replaced by the following:

16. "Occurrence" means an incident, including continuous or repeated exposure to substantially the same general harmful conditions that result in "property damage".

20. "Property damage" means physical injury to tangible property. "Electronic data" is not tangible property, and "property damage" does not include disappearance, abstraction or theft.

b. Care, Custody Or Control Liability Coverage

For purposes of the coverage provided by **Care, Custody Or Control Liability Coverage** in this endorsement only:

(1) **Section I - Coverage A - Bodily Injury And Property Damage Liability, 2. Exclusions, j. Damage To Property, Paragraphs (3), (4) and (5)** do not apply to "property damage" to the property of others described therein.

(2) It shall be your duty, not our duty, to defend any claim or "suit" to which this insurance applies.

No other obligation or liability to pay sums or perform acts or services is covered.

This Paragraph (2) supersedes any provision in the Coverage Part to the contrary.

(3) "Property damage" for which **Care, Custody Or Control Liability Coverage** provides coverage shall be deemed to be caused by an "occurrence" but shall not serve to limit or restrict the applicability of any exclusion for "property damage" under this Coverage Part.

c. Limits Of Insurance And Deductibles

For purposes of the coverage provided by **Voluntary Property Damage Coverage** and **Care, Custody Or Control Liability Coverage, Section III - Limits Of Insurance** is amended to include the following:

(1) The Limits of Insurance shown in the Declarations are replaced by

the limits designated in Section **B. Limits Of Insurance, 16. Voluntary Property Damage Coverage** and **Care, Custody Or Control Liability Coverage**, in this endorsement. These limits are inclusive of, and not in addition to, the limits being replaced. The Limits of Insurance shown in the Schedule fix the most we will pay regardless of the number of:

(a) Insureds;

(b) Claims made or "suits" brought; or

(c) Persons or organizations making claims or bringing "suits".

(2) (a) Subject to (3) below, the **Voluntary Property Damage Coverage** Each Occurrence Limit of Insurance is the most we will pay for the sum of damages under **Voluntary Property Damage Coverage**;

(b) The **Care, Custody Or Control Liability Coverage** Each Occurrence Limit of Insurance is the most we will pay for the sum of damages under **Care, Custody Or Control Liability Coverage**;

because of all "property damage" arising out of any one "occurrence".

(3) The **Voluntary Property Damage Coverage** Aggregate Limit of Insurance is the most we will pay for the sum of all damages under **Voluntary Property Damage Coverage**. This limit applies separately to each "coverage term".

(4) Deductible Clause

(a) Our obligation to pay damages on your behalf applies only to the amount of damages for each "occurrence" which are in excess of the Deductible Amount stated for the applicable coverage in the Schedule. The limits of insurance will not be reduced by the application of such Deductible Amount.

(b) **Section IV - Commercial General Liability Conditions, 2. Duties In The Event Of Occurrence, Offense, Claim Or Suit**, applies to each claim or "suit" irrespective of the amount.

(c) We may pay any part or all of the Deductible Amount to effect settlement of any claim or "suit" and, upon notification of the action taken, you shall promptly reimburse us for such part of the Deductible Amount as has been paid by us.

17. Broadened Contractual Liability - Work Within 50' Of Railroad Property

Section V - Definitions, 12. "Insured contract" is amended as follows:

- a. Paragraph c. is replaced by the following:
 - c. Any easement or license agreement;
- b. Paragraph f. (1) is deleted in its entirety.

18. Owned Watercraft

It is hereby agreed that **Section I - Coverage A - Bodily Injury And Property Damage Liability, 2. Exclusions, g. Aircraft, Auto Or Watercraft**, Paragraph (2) is replaced by the following:

- (2) A watercraft owned, operated, rented or loaned to you that is:
 - (a) Less than 51 feet long;
 - (b) Used solely in your business; and
 - (c) Not being used to carry persons or property for a charge.

19. Mutual Aid Providers As Insureds

It is hereby agreed that **Section II - Who Is An Insured** is amended to include:

Any person or organization while providing services under a mutual aid agreement, joint powers agreement or similar arrangement, but only with respect to the conduct of your business and only to the extent of your participation or your interest.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**EXCLUSION - ACCESS OR DISCLOSURE OF
CONFIDENTIAL OR PERSONAL INFORMATION AND
DATA-RELATED LIABILITY - WITH
LIMITED BODILY INJURY EXCEPTION**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

- A. Exclusion 2.s. of Section I - Coverage A - Bodily Injury and Property Damage Liability** is replaced by the following:

2. Exclusions

This insurance does not apply to:

- s. Access or Disclosure of Confidential or Personal Information and Data-Related Liability**

Damages arising out of:

- (1) Any access to or disclosure of any person's or organization's confidential or personal information, including patents, trade secrets, processing methods, customer lists, financial information, credit card information, health information or any other type of nonpublic information; or
- (2) The loss of, loss of use of, damage to, corruption of, inability to access, or inability to manipulate electronic data.

This exclusion applies even if damages are claimed for notification costs, credit monitoring expenses, forensic expenses, public relations expenses or any other loss, cost or expense incurred by you or others arising out of that which is described in Paragraph (1) or (2) above.

ing out of that which is described in Paragraph (1) or (2) above.

However, unless Paragraph (1) above applies, this exclusion does not apply to damages because of "bodily injury".

- B. The following is added to Paragraph 2. Exclusions of Section I - Coverage B - Personal and Advertising Injury Liability:**

2. Exclusions

This insurance does not apply to:

Access or Disclosure of Confidential or Personal Information

"Personal and advertising injury" arising out of any access to or disclosure of any person's or organization's confidential or personal information, including patents, trade secrets, processing methods, customer lists, financial information, credit card information, health information or any other type of nonpublic information.

This exclusion applies even if damages are claimed for notification costs, credit monitoring expenses, forensic expenses, public relations expenses or any other loss, cost or expense incurred by you or others arising out of any access to or disclosure of any person's or organization's confidential or personal information.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION - LEAD LIABILITY

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

The following exclusions are added to Paragraph 2. Exclusions of **SECTION I - COVERAGES, COVERAGE A. BODILY INJURY AND PROPERTY DAMAGE LIABILITY** and Paragraph 2. Exclusions of **SECTION I - COVERAGES, COVERAGE B. PERSONAL AND ADVERTISING INJURY LIABILITY**:

This insurance does not apply to:

1. "Bodily injury", "property damage" or "personal and advertising injury" arising out of, resulting from, or in any way caused by or contributing to the actual, alleged or threatened ingestion, inhalation, absorption of, exposure to or presence of lead in any form emanating from any source.
2. Any loss, cost or expense arising out of, resulting from or in any way related to any:
 - a. Claim, suit, request, demand, directive, or order by or on behalf of any person, entity, or governmental authority that any insured or others test for, monitor, clean up, remove, contain, treat, detoxify, neutralize, or in any way respond to, or assess the effects of lead in any form; or
 - b. Claim or suit by or on behalf of any person, entity, or governmental authority for damages because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of lead in any form.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

TOTAL POLLUTANT EXCLUSION ENDORSEMENT

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SECTION I - COVERAGES, COVERAGE A. BODILY INJURY AND PROPERTY DAMAGE LIABILITY, 2. Exclusions, f. Pollutant is replaced by the following:

This insurance does not apply to:

f. Pollutant

- (1)** "Bodily injury" or "property damage" which would not have occurred in whole or part but for the actual, alleged or threatened discharge, dispersal, seepage, migration, release, escape or emission of "pollutants" at any time.
- (2)** Any loss, cost or expense arising out of any:

- (a)** Request, demand, order or statutory or regulatory requirement that any insured or others test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of, "pollutants"; or
- (b)** Claim or suit by or on behalf of a governmental authority for damages because of testing for, monitoring, cleaning up, removing, containing, treating, detoxifying or neutralizing, or in any way responding to, or assessing the effects of, "pollutants".

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION - EXTERIOR INSULATION AND FINISH SYSTEMS ("EIFS") AND DIRECT-APPLIED EXTERIOR FINISH SYSTEMS ("DEFS") - BROAD FORM WITH SPECIFIED EXCEPTIONS

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

- A. The following exclusion is added to Paragraph 2. Exclusions of Section I - Coverage A - Bodily Injury And Property Damage Liability and Paragraph 2. Exclusions of Section I - Coverage B - Personal And Advertising Injury Liability:
1. This insurance does not apply to "bodily injury", "property damage" or "personal and advertising injury" that arises out of, is caused by, or is attributable to, whether in whole or in part, an "EIFS/DEFS incident":
 2. Exclusion 1. above also applies to any "bodily injury", "property damage" or "personal and advertising injury":
 - a. For which an additional insured added by attachment of an endorsement to this Coverage Part is legally obligated to pay damages;
 - b. For which any insured assumes liability in any part of any contract or agreement, regardless of whether such contract or agreement is an "insured contract";
 - c. Arising out of, caused by, or attributable to, whether in whole or in part, warranties or representations made at any time with respect to the fitness, quality, durability or performance of a "wall finish system"; and
 - d. Arising out of, caused by, or attributable to, whether in whole or in part, the providing of or failure to provide any warnings or instructions with regard to a "wall finish system".
 3. Exclusions 1. and 2. above apply only if the injury or damage is caused, directly or indirectly, in whole or in part, by water-related or moisture-related entry into, or dry rot of, a structure to which a "wall finish system" has been installed and only if that water-related or moisture-related entry, or dry rot, is caused, directly or indirectly, in whole or in part, by the "wall finish system."
 4. Regardless of the applicability of Paragraph 3. above, exclusions 1. and 2. above do not apply to an "EIFS/DEFS incident" if all three of the following conditions are met:
 - a. The "wall finish system" is a "drainable or water managed system"; and
 - b. The substrate that forms a part of the "wall finish system", or to which the "wall finish system" is attached, is noncombustible, such as gypsum sheathing, or is one of the following types of construction:
 - (1) Noncombustible construction meaning structures where the exterior walls and the floors are constructed of, and supported by, metal, gypsum or other noncombustible materials; or
 - (2) Masonry noncombustible construction meaning structures where the exterior walls are constructed of masonry materials such as adobe, brick, concrete, gypsum block, hollow concrete block, stone, tile or similar materials, with the floors and roof being metal or other noncombustible materials; or
 - (3) Modified fire resistive or fire resistive construction meaning structures where the exterior walls and the floors and roof are constructed of masonry or fire resistive materials having a fire resistance rating of one hour or more; and
 - c. The structure on which the "wall finish system" is installed is not intended for "residential" occupancy.

B. For purposes of this endorsement, the following is added to **Section III-Limits Of Insurance**:

1. Deductible Amount

- a. Our obligation to pay damages under this insurance applies only to the amount of damages for each "EIFS/DEFS incident" which are in excess of a deductible amount of \$5,000. The limits of insurance will not be reduced by the application of such deductible amount.
- b. We may pay any part or all of the deductible amount to effect settlement of any claim or "suit" and, upon notification of the action taken, you shall promptly reimburse us for such part of the deductible amount as has been paid by us.

2. Limit Reduction

Paragraph 2., the General Aggregate Limit, Paragraph 3., the Products-Completed Operations Aggregate Limit, Paragraph 5., the Each Occurrence Limit, Paragraph 6., the Damage To Premises Rented To You Limit, and Paragraph 7., the Medical Expense Limit, of **Section III - Limits Of Insurance**, if applicable, will be reduced by the amount of damages we pay for all "bodily injury" and "property damage" arising out of an "EIFS/DEFS incident."

C. For purposes of this endorsement only, **Section IV - Commercial General Liability Conditions, 2. Duties In The Event Of Occurrence, Offense, Claim Or Suit** is replaced by the following:

2. Duties In The Event Of Incident, Claim Or Suit

- a. You must see to it that we are notified as soon as practicable of an "EIFS/DEFS incident" that may result in a claim, irrespective of the amount. To the extent possible, notice should include:
 - (1) What the incident was and when it occurred; and
 - (2) The names and addresses of anyone who may suffer damages as a result of the incident.
- b. If a claim is made or "suit" is brought against any insured, you must:
 - (1) Immediately record the specifics of the claim or "suit" and the date received; and

(2) Notify us as soon as practicable.

You must see to it that we receive written notice of the claim or "suit" as soon as practicable.

c. You and any other involved insured must:

- (1) Immediately send us copies of any demands, notices, summonses or legal papers received in connection with the claim or "suit";
- (2) Authorize us to obtain records and other information;
- (3) Cooperate with us in the investigation or settlement of the claim or defense against the "suit"; and
- (4) Assist us, upon our request, in the enforcement of any right against any person or organization which may be liable to the insured because of an incident to which this insurance may also apply.

d. No insured will, except at that insured's own cost, voluntarily make a payment, assume any obligation, or incur any expense without our consent.

D. For the purpose of this endorsement only, **Section V - Definitions** is amended to include the following:

1. The following definitions are added:

- a. "Direct-applied exterior finish system" (commonly referred to as DEFS) means an exterior cladding or finish system and all component parts therein, used on any part of any structure, and consisting of:
 - (1) A rigid or semi-rigid substrate;
 - (2) The adhesive and/or mechanical fasteners used to attach the substrate to the structure including any water-durable exterior wall substrate;
 - (3) A reinforced or unreinforced base coat or mesh;
 - (4) A finish coat providing surface texture to which color may be added; and
 - (5) Any conditioners, primers, accessories, flashing, coatings, caulking or sealants used with the system for any purpose;

that interact to form an energy efficient wall.

b. "Drainable or water managed system" means a "wall finish system":

- (1) With a secondary weather-resistant barrier that protects the substrate; and
- (2) That includes a drainage feature that is specifically designed to channel water to the outside of the "wall finish system".

c. "Exterior insulation and finish system" (commonly referred to as synthetic stucco or EIFS) means an exterior cladding or finish system and all component parts therein, used on any part of any structure, and consisting of:

- (1) A rigid or semi-rigid insulation board made of expanded polystyrene or other materials;
- (2) The adhesive and/or mechanical fasteners used to attach the insulation board to the substrate;
- (3) A reinforced or unreinforced base coat or mesh;
- (4) A finish coat providing surface texture to which color may be added; and
- (5) Any conditioners, primers, accessories, flashing, coatings, caulking or sealants used with the system for any purpose;

that interact to form an energy efficient wall.

d. "EIFS/DEFS incident" means an incident that would not have occurred, in whole or in part, but for:

- (1) The design, manufacture, sale, service, handling, construction, fabrication, preparation, installation, application, maintenance, disposal or repair, including remodeling, service, correction, or replacement, of a "wall finish system", or any part thereof, including any method or procedure used to correct problems with installed or partially installed "wall finish systems"; or
- (2) Any work or operations conducted by or on behalf of any insured on or to a "wall finish system", or any component thereof, or any component of a building or struc-

ture to which a "wall finish system" attaches, that results, directly or indirectly, in the intrusion of water or moisture, including any resulting development or presence of "fungi" or bacteria on or within a building or structure, including its contents, regardless of whether any other cause, event, material or product contributed concurrently or in any sequence to such injury or damage.

e. "Fungi" means any type or form of fungus, and includes, but is not limited to, any form or type of mold, mushroom or mildew and any mycotoxins, spores, scents or byproducts produced or released by fungi.

f. "Residential" means:

- (1) A structure used, or intended, in whole or in part, for the purpose of human habitation, and includes, but is not limited to, single-family housing, multi-family housing, tract homes, condominiums, cooperatives, townhomes, townhouses, planned-unit developments and timeshares;
- (2) A structure converted, or being converted, in whole or in part, into condominiums or cooperatives; and
- (3) Common areas and grounds, appurtenant structures and facilities, of the structures described in **D.1.f.(1)** and **(2)** above, except a public street, public road, public right of way, or public utility easement located on or near such common areas and grounds.

"Residential" does not include:

- (1) Hospitals, jails or prisons; and
- (2) Provided there is no individual ownership of units and that such was not, in whole or in part, at any time, marketed, sold, occupied or used as single-family housing, multi-family housing, or as a condominium, cooperative, townhouse, townhome or timeshare:
 - (a) Government housing on military bases;
 - (b) College/university dormitories;

- (c) Apartments;
 - (d) Long-term care facilities;
 - (e) Assisted living facilities;
 - (f) Nursing homes; and
 - (g) Hotels or motels.
- g.** "Wall finish system" means:
- (1) An "exterior insulation and finish system";
 - (2) A "direct-applied exterior finish system"; or
 - (3) Any energy efficient exterior cladding or finish system substantially similar to Paragraph **D.1.g.(1)** or **(2)** above.
- 2.** Definition **21.** "Suit" is replaced by the following:
- 21.** "Suit" means a civil proceeding in which damages because of an "EIFS/DEFS incident" to which this insurance applies are alleged. "Suit" includes:
- a.** An arbitration proceeding in which such damages are claimed and to which the insured must submit or does submit with our consent;
 - b.** Any other alternative dispute resolution proceeding in which such damages are claimed and to which the insured submits with our consent; or
 - c.** An appeal of a civil proceeding.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

FUNGI OR BACTERIA EXCLUSION

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

- A.** The following exclusion is added to Paragraph 2. Exclusions of **SECTION I - COVERAGES. COVERAGE A. BODILY INJURY AND PROPERTY DAMAGE LIABILITY:**

2. Exclusions

This insurance does not apply to:

Fungi or Bacteria

- a.** "Bodily injury" or "property damage" caused directly or indirectly, in whole or in part, by any actual, alleged or threatened:

- (1) Inhalation of;
- (2) Ingestion of;
- (3) Contact with;
- (4) Absorption of;
- (5) Exposure to;
- (6) Existence of; or
- (7) Presence of,

any "fungi" or bacteria on or within a building or structure, including its contents, whether occurring suddenly or gradually;

- b.** Any loss, cost or expense associated in any way with, or arising out of the abating, testing for, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, remediating, mitigating or disposing of, or in any way responding to, investigating, or assessing the effects of, "fungi" or bacteria, by any insured or by any other person or entity;

- c.** Any liability, with respect to "fungi" or bacteria, arising out of, resulting from, caused by, contributed to, or in any way related to any supervision, instruction, recommendation, warning or advice given or which should have been given in connection with:

- (1) The existence of "fungi" or bacteria;

- (2) The prevention of "fungi" or bacteria;

- (3) The remediation of "fungi" or bacteria;

- (4) Any operation described in Paragraph **A. 2. b.** above;

- (5) "Your product"; or

- (6) "Your work"; or

- d.** Any obligation to share damages with or repay any person, organization or entity, related in any way to the liability excluded in Paragraphs **A. 2. a., b. or c.** above;

regardless of any other cause, event, material, product and / or building component that contributed concurrently or in any sequence to the injury or damage.

However this exclusion does not apply to any "fungi" or bacteria that are, are on, or are contained in, a good or product intended for human ingestion.

- B.** The following exclusion is added to Paragraph 2. Exclusions of **SECTION I - COVERAGES. COVERAGE B. PERSONAL AND ADVERTISING INJURY LIABILITY:**

2. Exclusions

This insurance does not apply to:

Fungi or Bacteria

- a.** "Personal and advertising injury" caused directly or indirectly, in whole or in part, by any actual, alleged or threatened:

- (1) Inhalation of;

- (2) Ingestion of;

- (3) Contact with;

- (4) Absorption of;

- (5) Exposure to;

- (6) Existence of; or

- (7) Presence of,

any "fungi" or bacteria on or within a building or structure, including its contents, whether occurring suddenly or gradually;

- b. Any loss, cost or expense associated in any way with, or arising out of the abating, testing for, monitoring, cleaning up, removing, containing, treating, detoxifying, neutralizing, remediating, mitigating or disposing of, or in any way responding to, investigating, or assessing the effects of, "fungi" or bacteria, by any insured or by any other person or entity;
- c. Any liability, with respect to "fungi" or bacteria, arising out of, resulting from, caused by, contributed to, or in any way related to any supervision, instruction, recommendation, warning or advice given or which should have been given in connection with:
 - (1) The existence of "fungi" or bacteria;
 - (2) The prevention of "fungi" or bacteria;
 - (3) The remediation of "fungi" or bacteria;

(4) Any operation described in Paragraph **B. 2. b.** above;

(5) "Your product"; or

(6) "Your work"; or

- d. Any obligation to share damages with or repay any person, organization or entity, related in any way to the liability excluded in Paragraphs **B. 2. a., b. or c.** above;

regardless of any other cause, event, material, product and / or building component that contributed concurrently or in any sequence to the injury or damage.

However this exclusion does not apply to any "fungi" or bacteria that are, are on, or are contained in, a good or product intended for human ingestion.

- C. For the purposes of this endorsement, **SECTION V - DEFINITIONS** is amended to include the following:

"Fungi" means any type or form of fungus, and includes, but is not limited to, any form or type of mold, mushroom or mildew and any mycotoxins, spores, scents or byproducts produced or released by fungi.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION - SILICA

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SECTION I - COVERAGES, COVERAGE A. BODILY INJURY AND PROPERTY DAMAGE LIABILITY, 2. Exclusions and **SECTION I - COVERAGES, COVERAGE B. PERSONAL AND ADVERTISING INJURY LIABILITY, 2. Exclusions** are amended to add the following:

This insurance does not apply to "bodily injury", "property damage" or "personal and advertising injury" arising out of, attributable to or in any way related to silica or any derivative thereof, in any form.

**MISSOURI CHANGES
DUTIES IN THE EVENT OF OCCURRENCE, OFFENSE,
CLAIM OR SUIT**

This endorsement modifies insurance provided under the following:

**COMMERCIAL GENERAL LIABILITY BROADENED ENDORSEMENT
COMMERCIAL GENERAL LIABILITY EXTENDED LIABILITY ENDORSEMENT
CONTRACTORS' COMMERCIAL GENERAL LIABILITY BROADENED ENDORSEMENT**

It is agreed that Section **C. Coverages**,

- 1.** Employee Benefit Liability Coverage, **d.(1)2.b.** Additional Conditions is deleted in its entirety and replaced by the following:
 - b.** If a claim is made or "suit" is brought against any insured, you must see that we are notified as soon as practicable of the claim or "suit".

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

MISSOURI CHANGES

This endorsement modifies insurance provided under the following:

**Commercial General Liability Coverage Form
Contractors' Limited Pollution Liability Coverage Form
Owners and Contractors Protective Liability Coverage Form - Coverage For Operations of
Designated Contractor
Railroad Protective Liability Coverage Form**

In this Coverage Form, the definition of "Pollutants" is amended to add the following:

The definition of "pollutants" applies whether or not such irritant or contaminant has any function in or on your business, operations, premises, site or location.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CONTRACTORS ADDITIONAL INSURED - AUTOMATIC STATUS AND AUTOMATIC WAIVER OF SUBROGATION WHEN REQUIRED IN WRITTEN CONTRACT, AGREEMENT, PERMIT OR AUTHORIZATION

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

A. Additional Insured - Owners, Lessees Or Contractors - Automatic Status For Other Parties When Required In Written Contract Or Agreement With You

1. **Section II - Who Is An Insured** is amended to include as an additional insured any person or organization you have agreed in writing in a contract or agreement to add as an additional insured on this Coverage Part. Such person(s) or organization(s) is an additional insured only with respect to liability for:

a. "Bodily injury", "property damage" or "personal and advertising injury" *caused, in whole or in part, by the performance of your ongoing operations by you or on your behalf, under that written contract or written agreement. Ongoing operations does not apply to "bodily injury" or "property damage" occurring after:*

(1) All work, including materials, parts or equipment furnished in connection with such work, on the project (other than service, maintenance or repairs) to be performed by or on behalf of the additional insured(s) at the location of the covered operations has been completed; or

(2) That portion of "your work" out of which the injury or damage arises has been put to its intended use by any person or organization other than another contractor or subcontractor engaged in performing operations for a principal as a part of the same project; and

b. "Bodily injury" or "property damage" *caused, in whole or in part, by "your work" performed under that written contract or written agreement and in*

cluded in the "products-completed operations hazard", but only if:

(1) The Coverage Part to which this endorsement is attached provides coverage for "bodily injury" or "property damage" included within the "products-completed operations hazard"; and

(2) The written contract or written agreement requires you to provide additional insured coverage included within the "products-completed operations hazard" for that person or organization.

If the written contract or written agreement requires you to provide additional insured coverage included within the "products-completed operations hazard" for a specified length of time for that person or organization, the "bodily injury" or "property damage" must occur prior to the expiration of that period of time in order for this insurance to apply.

If the written contract or written agreement requires you to provide additional insured coverage for a person or organization per only ISO additional insured endorsement form number **CG 20 10**, without specifying an edition date, and without specifically requiring additional insured coverage included within the "products-completed operations hazard", this Paragraph **b.** does not apply to that person or organization.

2. If the written contract or written agreement described in Paragraph 1. above specifically requires you to provide additional insured coverage to that person or organization:

a. *Arising out of your ongoing operations or arising out of "your work"; or*

- b. By way of an edition of an ISO additional insured endorsement that includes *arising out of your ongoing operations* or *arising out of "your work"*;

then the phrase *caused, in whole or in part, by* in Paragraph **A.1.a.** and/or Paragraph **A.1.b.** above, whichever applies, is replaced by the phrase *arising out of*.

- 3. With respect to the insurance afforded to the additional insureds described in Paragraph **A.1.**, the following additional exclusion applies:

This insurance does not apply to "bodily injury", "property damage" or "personal and advertising injury" arising out of the rendering of, or the failure to render, any professional architectural, engineering or surveying services, including:

- a. The preparing, approving or failing to prepare or approve, maps, shop drawings, opinions, reports, surveys, field orders, change orders or drawings and specifications; or
- b. Supervisory, inspection, architectural or engineering activities.

This exclusion applies even if the claims against any insured allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that insured, if the "occurrence" which caused the "bodily injury" or "property damage", or the offense which caused the "personal and advertising injury", involved the rendering of, or the failure to render, any professional architectural, engineering or surveying services.

- 4. This Paragraph **A.** does not apply to additional insureds described in Paragraph **B.**

B. Additional Insured - State Or Governmental Agency Or Subdivision Or Political Subdivision - Automatic Status When Required In Written Permits Or Authorizations

- 1. **Section II - Who Is An Insured** is amended to include as an additional insured any state or governmental agency or subdivision or political subdivision you have agreed in writing in a contract, agreement, permit or authorization to add as an additional insured on this Coverage Part. Such state or governmental agency or subdivision or political subdivision is an additional insured only with respect to operations performed by you or on your behalf for which the state or governmental agency or subdivision or political subdivision issued, in writing, a contract, agreement, permit or authorization.

- 2. With respect to the insurance afforded to the additional insureds described in Paragraph **B.1.**, the following additional exclusions apply:

This insurance does not apply to:

- a. "Bodily injury", "property damage" or "personal and advertising injury" arising out of operations performed for the federal government, state or municipality; or
- b. "Bodily injury" or "property damage" included within the "products-completed operations hazard."

- C. The insurance afforded to additional insureds described in Paragraphs **A.** and **B.:**

- 1. Only applies to the extent permitted by law; and
- 2. Will not be broader than that which you are required by the written contract, written agreement, written permit or written authorization to provide for such additional insured; and
- 3. Does not apply to any person, organization, state, governmental agency or subdivision or political subdivision specifically named as an additional insured for the same project in the schedule of an endorsement added to this Coverage Part.

- D. With respect to the insurance afforded to the additional insureds described in Paragraphs **A.** and **B.**, the following is added to **Section III - Limits Of Insurance:**

The most we will pay on behalf of the additional insured is the amount of insurance:

- 1. Required by the written contract, written agreement, written permit or written authorization described in Paragraphs **A.** and **B.**; or
- 2. Available under the applicable Limits of Insurance shown in the Declarations;

whichever is less.

This endorsement shall not increase the applicable Limits of Insurance shown in the Declarations.

- E. **Section IV - Commercial General Liability Conditions** is amended to add the following:

Automatic Additional Insured Provision

This insurance applies only if the "bodily injury" or "property damage" occurs, or the "personal and advertising injury" offense is committed:

- 1. During the policy period; and

2. Subsequent to your execution of the written contract or written agreement, or the issuance of a written permit or written authorization, described in Paragraphs **A.** and **B.**

- F. Except when **G.** below applies, the following is added to **Section IV - Commercial General Liability Conditions, 5. Other Insurance**, and supersedes any provision to the contrary:

When Other Additional Insured Coverage Applies On An Excess Basis

This insurance is primary to other insurance available to the additional insured described in Paragraphs **A.** and **B.** except:

1. As otherwise provided in **Section IV - Commercial General Liability Conditions, 5. Other Insurance, b. Excess Insurance**; or
2. For any other valid and collectible insurance available to the additional insured as an additional insured by attachment of an endorsement to another insurance policy that is written on an excess basis. In such case, this insurance is also excess.

- G. The following is added to **Section IV - Commercial General Liability Conditions, 5. Other Insurance**, and supersedes any provision to the contrary:

Primary Insurance When Required By Written Contract, Agreement, Permit Or Authorization

Except when wrap-up insurance applies to the claim or "suit" on behalf of the additional insured, this insurance is primary to any other insurance available to the additional insured described in Paragraphs **A.** and **B.** provided that:

1. The additional insured is a Named Insured under such other insurance; and
2. You have agreed in writing in a contract, agreement, permit or authorization described in Paragraph **A.** or **B.** that this insurance would be primary to any other insurance available to the additional insured.

As used in this endorsement, wrap-up insurance means any insurance provided by a consolidated (wrap-up) insurance program.

Primary And Noncontributory Insurance When Required By Written Contract, Agreement, Permit Or Authorization

Except when wrap-up insurance applies to the claim or "suit" on behalf of the additional insured, this insurance is primary to and will not seek contribution from any other insurance available to the additional insured described in Paragraphs **A.** and **B.** provided that:

1. The additional insured is a Named Insured under such other insurance; and
2. You have agreed in writing in a contract, agreement, permit or authorization described in Paragraph **A.** or **B.** that this insurance would be primary and would not seek contribution from any other insurance available to the additional insured.

As used in this endorsement, wrap-up insurance means any insurance provided by a consolidated (wrap-up) insurance program.

- H. **Section IV - Commercial General Liability Conditions, 9. Transfer Of Rights Of Recovery Against Others To Us** is amended by the addition of the following:

We waive any right of recovery we may have against any additional insured under this endorsement against whom you have agreed to waive such right of recovery in a written contract, written agreement, written permit or written authorization because of payments we make for injury or damage arising out of your ongoing operations or "your work" done under a written contract, written agreement, written permit or written authorization. However, our rights may only be waived prior to the "occurrence" giving rise to the injury or damage for which we make payment under this Coverage Part. The insured must do nothing after a loss to impair our rights. At our request, the insured will bring "suit" or transfer those rights to us and help us enforce those rights.

EXHIBIT 1e1
2019 MCWD
EMPLOYEE
LIST

Attachment 1e1

EXHIBIT C - Employees									
As of 11/15/2019									
MARTIN COUNTY WATER DISTRICT									
	Employee	Job Description	Rate of Pay	Hire Date	Life	Health	Dental	Vision	Status
			Hourly			Anthem			
Management	Charles Greg Scott	General Manager	N/A	2/1/2018	No	No	No	No	Full Time
Treatment									
	Tom Alley	Lead Plant Operator	\$19.27	3/1/1991	Yes	Yes	Yes	Yes	Full Time
	Mike Sartln	Plant Operator	\$17.83	9/1/1993	Yes	Yes	Yes	Yes	Full Time
	Cameron Justice	Plant Operator	\$16.00	3/9/2015	Yes	Yes	Yes	Yes	Full Time
	Elbert Osborne	Plant Operator-Part Time	\$15.00	8/14/2013	No	No	No	No	Part Time
Distribution									Full Time
	Ryan Smith	Electrician	\$19.00	11/1/2017	Yes	Yes	Yes	Yes	Full Time
	Larry Gartin	Laborer	\$11.38	2/14/2019	Yes	No	No	No	Full Time
	John Horn	Distribution Supervisor	\$16.38	3/20/2018	Yes	Yes	Yes	Yes	Full Time
	Steven Jude	Laborer	\$11.38	11/1/2018	Yes	Yes	Yes	Yes	Full Time
	Billy Patrick	Leak Detection	\$11.38	9/19/2018	Yes	Yes	Yes	Yes	Full Time
	Troy Horn	Asst. Distribution Supervisor & Leak Detection	\$14.38	1/24/2014	Yes	Yes	Yes	Yes	Full Time
	Justin Staton	Laborer	\$11.38	4/30/2019	Yes	Yes	Yes	Yes	Full Time
	Joshua Horn	Laborer	\$11.38	6/12/2019	Yes	Yes	Yes	Yes	Full Time
	Amos Fitch	Laborer	\$11.38	7/8/2019	Yes	Yes	Yes	Yes	Full Time
Office Staff									
	Katrina Sansom	Accounting - Water/Wastewater	\$15.38	12/1/2010	Yes	Yes	Yes	Yes	Full Time
	Marcle Dials	Billing - Water/Wastewater	\$12.38	9/4/2007	Yes	Yes	Yes	Yes	Full Time
	Debbie Osborne	Office Clerk-Part Time	\$10.38	12/6/2018	No	No	No	No	Part Time, No Benefits
	Kody Rainwater	Office Clerk-Part Time	\$7.25	10/4/2019	No	No	No	No	Part Time, No Benefits
MCWD Meter Readers			Bi-Weekly						
	Kathey Carter	Meter Reader	\$843.60	8/13/2004	No	No	No	No	Contract
	Lisa Wilson	Meter Reader	\$521.73	5/8/2019	No	No	No	No	Contract
MARTIN COUNTY SANITATION DISTRICT									
	Samuel Fletcher	Plant Operator	\$17.67	1/24/2011	Yes	Yes	Yes	Yes	Full Time
	Kyle Sammons	Plant Operator	\$14.38	12/12/2011	Yes	Yes	Yes	Yes	Full Time
	Charles May	Plant Laborer	\$10.38	9/26/2019	No	No	No	No	Full Time -Will be insured after 90 days of employment
	Corey Hill	Collections Laborer	\$11.38	11/4/2019	No	No	No	No	Full Time -Will be insured after 90 days of employment
	Nathanlal Mullett	Collections Laborer	\$10.38	9/30/2019	No	No	No	No	Full Time -Will be insured after 90 days of employment
	Helen Proctor	Office Clerk - Wastewater	\$12.38	10/11/2011	Yes	Yes	Yes	Yes	Full Time

EXHIBIT 1e2
ALLIANCE
JOB
DESCRIPTIONS

JOB DESCRIPTION

Title: Office Manager

Reports To: Local Manager

FLSA Status: Non-Exempt

Approved by: Human Resources Manager

Job Summary:

This is responsible clerical, administrative, and supervisory work. Under the general supervision of the local manager, the employee performs a variety of clerical and supervisory work and resolves problems according to established guidelines.

Essential Functions:

This list of duties and responsibilities is not comprehensive and may be redefined depending on business and operational needs:

- Prepares and types reports, letters, contracts, budgets, and other documents from rough drafts and notes using personal computer or other related equipment ensuring that final product is accurate and format follows set guidelines.
- Reviews, verifies, and edits documents and reports for accuracy and conformance to guidelines.
- Oversees the billing process or processes bills to ensure all customers receive accurate and timely bills according to schedules and rates.
- Maintains billing records to ensure connection fees are paid; follows-up on delinquent accounts.
- Oversees or prepares month-end financial reporting for remittance to corporate office and/or board meetings including the preparation of a balanced bank reconciliation.
- Prepares summary of customer bills for company records and board packet; assembles monthly board packets ensuring information is prepared accurately according to predetermined specifications; assists clients and boards as directed including assumption of District/City Clerk title and/or work assignments when requested.
- Assists in audit procedures by processing information, providing files and records, compiling figures, or driving to on-site locations if requested.
- Facilitates completion and collection of required forms, documents, purchase orders, requisitions, job applications, time sheets, and other documents indigenous to specialized operations.
- Supervises and instructs staff in personnel policies and office procedures to provide information necessary to complete work assignments, reviews office work for accuracy.
- Coordinates and/or schedules assignments which could include meter reading, field problems, service calls or other tasks related to billing or the efficient operation of office.
- Oversees or maintains inventory and supplies to ensure efficient operation by following established procedures.
- Provides support and instruction for software used in office environment.
- Conducts meetings with staff to address routine issues; handles employee complaints or problems; evaluates performance of staff; makes recommendations for pay increases.
- Maintains confidentiality of operations and records.

- Maintains communication with all personnel to ensure transmission of pertinent information.
- Schedules registrations, travel, and accommodations as requested for managers and supervisors.
- Maintains, updates and establishes manuals, records, and pertinent files including divisional, periodical, and general information files.
- Oversees and/or sorts, distributes and routes incoming mail and packages; coordinates outgoing mail; facilitates maintenance and upkeep on office equipment; runs errands as needed.
- Facilitates the submittal of accounts payable invoices for client and company to ensure payments; prepares and distributes checks for local purchases or client needs; transfers funds as necessary; reconciles petty cash account on monthly basis and checkbook with bank statement.
- Oversees or handles customer service issues which may include greeting customers, handling incoming phone calls, screening calls and taking messages in a polite and efficient manner; provides information, investigation and appropriate follow through on customer service questions or complaints.
- Performs duties of office positions when requested.
- Performs related duties as needed or assigned.

Minimum Qualifications—Knowledge, Skills and Abilities:

Graduation from high school and three years of related clerical and secretarial experience, with one year office supervisory experience, or any equivalent combination of education and experience which would provide the following knowledge, skills, and abilities:

- Knowledge of standard office practices and procedures, equipment and clerical techniques.
- Knowledge of standard office billing systems.
- Knowledge of grammar, punctuation, spelling, syntax, and basic mathematics.
- Ability to communicate effectively, both orally and in writing.
- Ability to maintain records and ensure confidentiality.
- Ability to proofread, edit, and logically organize information.
- Ability to follow verbal and written instructions.
- Ability to work under pressure, problem solve, and meet deadlines.
- Ability to establish and maintain effective working relationships with other employees and the general public.
- Knowledge of business software programs, word processing, spreadsheet, graphics, etc.
- Possess a valid driver's license as necessary.
- A person working in this job will need, on a daily basis, to:
 - Operate general office equipment including, but not limited to, personal computer, fax machine, copier and scanner
 - Read instructions, job orders, etc., complete forms and write notices
 - Perform work that is primarily of a sedentary nature in an office setting
 - Interact with employees and the general public

Employee Signature: _____ Date: _____

Supervisor Signature: _____ Date: _____



JOB DESCRIPTION

Title: Customer Service Specialist

Reports To: Office Manager/Accounting Manager

FLSA Status: Non-Exempt

Approved By: Human Resources Manager

Job Summary:

This is varied general office and clerical work. Under the direct supervision of the Office Manager/Accounting Manager employee performs a variety of clerical duties following established guidelines.

Essential Functions:

This list is not comprehensive, but indicates duties and responsibilities which may be redefined pursuant to operational needs:

- Greets customers; answers telephone; ascertains nature of contacts; refers customer complaints and inquiries as necessary to appropriate or designated contact.
- Receives, sorts, and distributes incoming mail and/or payments; runs errands as requested.
- Processes reports: examines reports for accuracy, notes any discrepancies, and consults as needed with supervisor.
- Maintains records to ensure fees are paid as directed.
- Orders and maintains office supplies, reviews and prepares vendor invoices for payment.
- Operates various office equipment including personal computers.
- Maintains information on service requests, locates, yard requests by logging all pertinent information received from the client and internally generated work.
- Types and reviews for accuracy any correspondence, form letters and reports where instructions are clear, and precedence is followed; generates related reports.
- Assists with tablet devices for the District GIS Mapping System; includes trouble shooting and data entry.
- Assists with collections process of delinquent customer accounts, including disconnection of services and reinstatements.
- Receives and remits meter reading information for billing purposes; maintains and informs personnel of route reading schedule.
- Assists in scheduling service requests by reviewing work with department supervisors; communicates with customers, clients, and employees concerning service requests; maintains files for service requests.
- Generates service requests for leak investigation, meter replacement, reading, and verifying meters; generates line locate requests and notifies all utilities of intent to dig.
- Monitors radio by answering calls and dispatching employees as needed.
- Cross trains in related positions as needed.
- Performs related duties as needed or assigned.



Knowledge, Skills, and Abilities-Minimum Qualifications:

Graduation from high school, previous clerical experience or any combination of education and experience which would provide the following knowledge, skills and abilities:

- Knowledge of standard office practices and procedures, and equipment.
- Knowledge of grammar, punctuation, spelling, syntax, and basic mathematics.
- Ability to communicate effectively, both orally and in writing.
- Ability to follow verbal and written instructions.
- Ability to maintain moderately complex records and ensure confidentiality.
- Ability to establish and maintain effective working relationships with other employees and the general public.
- Knowledge of appropriate business software programs, word processing, spreadsheet, graphics, etc.
- Possess or the ability to possess a valid driver's license.
- A person working in this job will need, on a daily basis, to:
 - Operate general office equipment including, but not limited to, personal computer, fax machine, copier and scanner
 - Read instructions, job orders, etc., complete forms and write notices
 - Perform work that is primarily of a sedentary nature in an office setting
 - Interact with employees and the general public

Employee Signature: _____ Date: _____

Supervisor Signature: _____ Date: _____



JOB DESCRIPTION

Title: Utility Worker II

Reports To: Local Manager, Superintendent, Supervisor, or their designee

FLSA Status: Nonexempt

Approved By: HR Manager

Job Summary:

This is manual and semi-skilled work involving the maintenance and repair of water and wastewater systems, equipment, and associated facilities. The work is performed under general supervision.

Essential Functions:

This list of duties and responsibilities is not comprehensive and may be redefined depending on business and operational needs:

- Troubleshoots electrical and mechanical problems
- Conducts periodic rounds of assigned facilities to monitor plant operations, evaluate equipment performance, investigate equipment problems, determine causes, and take appropriate action as directed.
- Performs a variety of maintenance and repair work on water and/or wastewater plant equipment such as pumps, meters, lab equipment, lift stations, sewer lines, man holes and/or water wells, water mains, valves, hydrants, boosters, other service lines, streets and/or parks; assists in repair of vehicles and/or other public works facilities and equipment.
- Assists or performs preventive maintenance and repair on assigned water, wastewater, streets and/or grounds maintenance related equipment including mechanical and electrical equipment to ensure proper and safe operations.
- Performs preventive cleaning of collection systems using jetters, cables and rod machines; provides maintenance and repair on blocked systems.
- Installs new and repaired equipment as directed; performs inspections of equipment according to directions.
- Follows safety rules set by company, state and federal regulations which may include participating in safety meetings, inspecting equipment, assisting and/or advising co-workers of possible safety hazards.
- Assists in location of water and sewer mains and manholes.
- Assists in the installation of water line services.
- Assists in the inspection of new installations of water and sewer lines and appurtenances, new water and wastewater facilities, streets and/or grounds maintenance facilities.
- Cleans and maintains facilities, equipment, and tools, and performs grounds work such as yard repairs, mowing, trimming, and painting as directed.
- Maintains records of corrective and preventive maintenance according to set procedures.
- Completes assigned paperwork including work orders and the recording of test results according to set procedures.
- Assists in ordering supplies and equipment as directed or required; maintains inventory according to procedures.

- Operates and drives assigned vehicles as needed to provide effective and safe service to client and customer.
- Performs customer service functions as assigned.
- Performs relief operation of plants as needed.
- Performs other duties as needed or assigned.

Minimum Qualifications—Knowledge, Skills, and Abilities:

Graduation from high school or GED and two years of experience in maintenance and repair of water and wastewater collection, treatment, and distribution facilities; or any equivalent combination of education and experience which would provide the following knowledge, skills and abilities:

- Ability to read and write.
- Knowledge of state and federal standards and regulations governing water/wastewater collection, treatment, and distribution.
- Knowledge of safety standards and precautions related to water or wastewater operations.
- Knowledge of practices, methods, tools, materials, and equipment of wastewater system and/or water system maintenance and repair.
- Ability to make repairs on a variety of mechanical and electrical equipment.
- Ability to read meters and gauges and interpret findings.
- Ability to read and interpret electrical drawings.
- Possess an appropriate level certification in water and/or wastewater as necessary per division.
- Ability to use and maintain tools, equipment, and computers associated with water or wastewater operations.
- Ability to establish and maintain effective working relations with co-workers, clients, vendors, and the general public.
- Ability to be on-call evenings and weekends and to work long hours.
- Possess or the ability to possess a valid state driver’s license or an appropriate level CDL as necessary.
- A person working in this job will need, on a daily basis, to:
 - Perform heavy labor including walking long distances, standing, bending, stooping, reaching and digging
 - Have the ability to work in confined spaces and wear appropriate safety equipment
 - Grasp, lift, maneuver, rotate and otherwise use small to large hand tools
 - Grasp, lift, carry and set down objects weighing up to 50 lbs.
 - Grasp, turn, twist, pull, push, lift and otherwise move equipment, controls and parts weighing up to 100 lbs.
 - Visually assess construction, maintenance and repair needs
 - Climb and work from ladders and stairs
 - Perform outside work in extreme weather conditions
 - Be exposed to noise, dust, grease, smoke, fumes and/or potentially hazardous chemicals
 - Read and comprehend written instructions, job orders, etc.; complete forms and write notices

Employee Signature: _____ Date: _____

Supervisor Signature: _____ Date: _____



JOB DESCRIPTION

Title: Utility Worker I

Reports To: Local Manager, Superintendent, Supervisor, or their designee

FLSA Status: Nonexempt

Approved by: Human Resources Manager

Job Summary:

This is manual work involving the maintenance and repair relating to water and/or wastewater facilities and equipment, streets, parks and/or other public works functions. The work is generally performed under direct supervision.

Essential Functions:

This list is not comprehensive, but indicates duties and responsibilities which may be redefined pursuant to operational needs:

- Assists or performs a variety of cleaning, maintenance, and repair work on water/wastewater equipment, systems, vehicles, and tools as needed.
- Cleans and maintains assigned facilities including office, shop, grounds, and/or streets, parks or other public works facilities and equipment; painting, yard repairs, mowing, trimming, etc.
- Investigates and reports on water distribution and/or wastewater collections concerns and issues.
- Performs locating of water and wastewater facilities.
- Performs service turn-ons and turn-offs as directed.
- Assists in collecting and testing of water or wastewater samples to comply with local, state, and federal regulations; assists in reading meters or replacing meters as directed.
- Monitors inventory of parts and supplies as directed; assists or maintains records and logs as needed; runs errands as needed.
- Communicates with customers concerning the work to be completed.
- Follows safety rules set by company, state and federal regulations including participating in safety meetings, inspecting equipment, assisting and/or advising co-workers of possible safety hazards.
- Operates and drives assigned vehicles as needed to provide effective and safe service to client and customer.
- Reads water meters, records results, and verifies registers to bill customers accurately and in a timely manner by driving and/or walking assigned routes.
- Locates and uncovers meters as necessary.
- Performs related duties as needed or assigned.
- Inspect meters and connections for any defects, irregularities, malfunctions, tampering, and/or unauthorized connections. Report meter defects, hazards, or related findings to proper authority by generating required work orders.
- Resolve and/or refer public inquiries and complaints as necessary.
- Maintains meter inventory and determines disposition of meters.

Knowledge, Skills, and Abilities-Minimum Qualifications:

Graduation from high school or GED and one-year experience in construction or equivalent combination of education and experience which would provide the following knowledge, skills and abilities:

- Ability to read and write.
- Knowledge of safety standards and precautions related to water or wastewater operations.
- Ability to use and maintain tools, equipment, and computers associated with water or wastewater operations.
- Ability to establish and maintain effective working relations with co-workers, clients, vendors, and the general public.
- Ability to be on-call evenings and weekends and to work long hours.
- Possess a valid state driver's license.
- A person working in this job will need, on a daily basis, to:
 - Perform heavy labor including walking long distances, standing, bending, stooping, reaching and digging
 - Have the ability to work in confined spaces and wear appropriate safety equipment
 - Grasp, lift, maneuver, rotate and otherwise use small to large hand tools
 - Grasp, lift, carry and set down objects weighing up to 50 lbs.
 - Grasp, turn, twist, pull, push, lift and otherwise move equipment, controls and parts weighing up to 100 lbs.
 - Visually assess construction, maintenance and repair needs
 - Climb and work from ladders and stairs
 - Perform outside work in extreme weather conditions
 - Be exposed to noise, dust, grease, smoke, fumes and/or potentially hazardous chemicals
 - Read instructions, job orders, etc., complete forms and write notices

Employee Signature: _____ Date: _____

Supervisor Signature: _____ Date: _____



JOB DESCRIPTION

Title: Supervisor

Reports To: Local Manager, Superintendent, or their designee

FLSA Status: Nonexempt

Approved By: Human Resources Manager

Job Summary:

This is manual work involving the maintenance and repair relating to water and/or wastewater systems, facilities, and equipment. This position provides training and direction to an assigned crew. The work is performed under the general direction of a supervisor.

Essential Functions:

This list of duties and responsibilities is not comprehensive and may be redefined depending on business and operational needs:

- Operates a variety of equipment and vehicles including backhoe, service vehicles, trailers, sludge removing equipment, tapping machines, and others as needed or directed.
- Oversees an assigned crew to ensure project or service request is completed according to set standards and procedures; trains crew members according to company, local, state, and federal standards.
- Oversees and/or performs preventive maintenance and repair on water or wastewater treatment equipment including mechanical and electrical equipment to ensure proper and safe operations.
- Maintains records of corrective and preventive maintenance according to set procedures.
- Assists supervisor in scheduling assigned work such as service requests, maintenance and repairs; assists supervisor in the evaluation of work crew.
- Ensures crew complies with company, local, state, and federal safety regulations; communicates safety issues; inspects equipment to ensure cleanliness and proper working condition.
- Communicates with customers and clients concerning work to be completed; handles problems and/or complaints of customers, clients or crew members according to company procedures.
- Orders supplies and equipment as directed; performs inventory according to procedures.
- Performs other duties as needed or assigned.

Minimum Qualifications—Knowledge, Skills, and Abilities:

Graduation from high school or GED and three years of experience in construction, repair, installation, piping or other mechanical experience or an equivalent combination of education and experience which would provide the following knowledge, skills and abilities:

- Ability to read and write.
- Ability to perform tasks independently.
- Knowledge of safety standards and precautions pertaining to the use and operation of motorized equipment and tools.

- Knowledge of state and federal standards and regulations governing water and/or wastewater treatment and distribution/collection.
- Possess an appropriate level certification in water and/or wastewater as necessary per division.
- Ability to be on-call evenings and weekends and to work long hours.
- Ability to use and maintain tools, equipment, and computers associated with water or wastewater operations.
- Ability to establish and maintain effective working relations with co-workers, clients, vendors, and the general public.
- Possess or the ability to possess a valid state driver's license or an appropriate level CDL as necessary.
- A person working in this job will need, on a daily basis, to:
 - Perform heavy labor, including standing, bending, stooping, reaching and digging
 - Have the ability to work in confined spaces and wear appropriate safety equipment
 - Grasp, lift, maneuver, rotate and otherwise use small to large hand tools
 - Grasp, lift, carry and set down objects weighing up to 50 lbs.
 - Grasp, turn, twist, pull, push, lift and otherwise move equipment, controls and parts weighing up to 100 lbs.
 - Visually assess construction, maintenance and repair needs
 - Climb and work from ladders and stairs
 - Perform outside work in extreme weather conditions
 - Be exposed to noise, dust, grease, smoke, fumes and/or potentially hazardous chemicals
 - Read and comprehend written instructions, job orders, etc.; complete forms and write notices

Employee Signature: _____ Date: _____

Supervisor Signature: _____ Date: _____



JOB DESCRIPTION

Title: Operator II

Reports To: Local Manager, Superintendent, Supervisor, or their designee

FLSA Status: Nonexempt

Approved By: Human Resources Manager

Job Summary:

This is semi-skilled and skilled work involving the operation, maintenance, and repair of water and/or wastewater facilities and related equipment. The work is performed under general supervision with the ability to perform tasks independently.

Essential Functions:

This list of duties and responsibilities is not comprehensive and may be redefined depending on business and operational needs:

- Operates water and/or wastewater treatment, water distribution, and wastewater collection facilities including record keeping and maintenance. Work will include some or all of the following duties: observing flows, chemical feed, and effluent quality making process changes as directed; monitoring and adjusting levels, flows, and pressures to meet demands; calibrating laboratory testing equipment according to specifications; disposing of sludge per regulations and as directed by supervisor.
- Collects samples which may include laboratory analysis; handles and delivers samples to be tested, records results, and makes appropriate adjustments.
- Recommends replacements and specifications for new equipment.
- Follows safety rules set by company, state and federal regulations which may include participating in safety meetings, inspecting equipment, assisting and/or advising co-workers of possible safety hazards.
- Orders supplies and equipment as directed; performs inventory according to procedures.
- Operates assigned vehicles as needed to provide effective and safe service.
- Uses and maintains tools, equipment, and computers associated with water and wastewater system operations.
- Makes periodic rounds of facilities observing, recording, and communicates operating conditions to appropriate personnel.
- Cleans and maintains facilities, equipment, and grounds as directed.
- Ensures compliance to federal, state, and local regulations including preparation of necessary reports.
- Operates production equipment, handles chemicals accurately and in a safe manner.
- Assists in performing public relations activities including tours of facilities.
- Performs maintenance and repairs on treatment plants, equipment, wells, lift stations, and buildings as directed.
- Performs a variety of maintenance and repair work in the distribution and/or collection system on mains, valves, hydrants, and service lines.

- Assists in the maintenance and inspection of water and/or wastewater mains as requested according to specifications.
- Provides customer service by performing turn ons and turn offs, locating lines, and handling customer complaints according to company procedures.
- Performs other duties as needed or assigned.

Minimum Qualifications—Knowledge, Skills, and Abilities:

Graduation from high school or GED and two years of experience in water and/or wastewater treatment, collection/distribution and maintenance; or any equivalent combination of education and experience which would provide the following knowledge, skills and abilities:

- Ability to read and write.
- Ability to perform tasks independently.
- Possess good oral and written communication skills.
- Knowledge of practices, methods, tools, materials, and equipment relating to water/wastewater treatment activities and distribution/collection systems.
- Knowledge of safety standards and precautions pertaining to the use and operation of motorized equipment and tools.
- Ability to make repairs on a variety of plant equipment and distribution/collection systems.
- Knowledge of state and federal standards and regulations governing water and/or wastewater treatment and distribution/collection.
- Ability to read meters and gauges and interpret findings.
- Ability to be on-call evenings and weekends and to work long hours.
- Ability to use and maintain tools, equipment, and computers associated with water or wastewater system operations.
- Possess an advanced level certification in water and/or wastewater as necessary per division.
- Ability to establish and maintain effective working relations with co-workers, clients, vendors, and the general public.
- Possess a valid state driver’s license or an appropriate level CDL as necessary.
- A person working in this job will need, on a daily basis, to:
 - Perform heavy labor, including standing, bending, stooping, reaching and digging
 - Have the ability to work in confined spaces and wear appropriate safety equipment
 - Grasp, lift, maneuver, rotate and otherwise use small to large hand tools
 - Grasp, lift, carry and set down objects weighing up to 50 lbs.
 - Grasp, turn, twist, pull, push, lift and otherwise move equipment, controls and parts weighing up to 100 lbs.
 - Visually assess construction, maintenance and repair needs
 - Climb and work from ladders and stairs
 - Perform outside work in extreme weather conditions
 - Be exposed to noise, dust, grease, smoke, fumes and/or potentially hazardous chemicals
 - Read and comprehend written instructions, job orders, etc.; complete forms and write notices

Employee Signature: _____ Date: _____

Supervisor Signature: _____ Date: _____



JOB DESCRIPTION

Title: Operator I

Reports To: Local Manager, Superintendent, Supervisor, or their designee

FLSA Status: Nonexempt

Approved By: Human Resources Manager

Job Summary:

This is manual, semi-skilled, and skilled work involving the maintenance, repair, and operation of water and/or wastewater facilities and related equipment. The work is performed under general supervision with the ability to perform tasks independently.

Essential Functions:

This list of duties and responsibilities is not comprehensive and may be redefined depending on business and operational needs:

- Operates water and/or wastewater treatment, water distribution, and wastewater collection facilities including record keeping and maintenance. Work will include some or all of the following duties: observing flows, chemical feed, and effluent quality making process changes as directed; monitoring and adjusting levels, flows, and pressures to meet demands; calibrating laboratory testing equipment according to specifications; disposing of sludge per regulations and as directed by supervisor.
- Collects samples which may include laboratory analysis; handles and delivers samples to be tested, records results, and makes appropriate adjustments.
- Follows safety rules set by company, state and federal regulations which may include participating in safety meetings, inspecting equipment, assisting and/or advising co-workers of possible safety hazards.
- Orders supplies and equipment as directed; performs inventory according to procedures.
- Operates assigned vehicles as needed to provide effective and safe service.
- Uses and maintains tools, equipment, and computers associated with water and wastewater system operations.
- Makes periodic rounds of facilities observing, recording, and communicates operating conditions to appropriate personnel.
- Cleans and maintains facilities, equipment, and grounds as directed.
- Ensures compliance to federal, state, and local regulations including preparation of necessary reports.
- Operates production equipment; handles chemicals accurately and in a safe manner.
- Assists in performing public relations activities including tours of facilities.
- Performs maintenance and repairs on treatment plants, equipment, wells, lift stations, and buildings as directed.
- Performs a variety of maintenance and repair work in the distribution and/or collection system on mains, valves, hydrants, and service lines.
- Assists in the maintenance and inspection of water and/or wastewater mains as requested according to specifications.

- Provides customer service by performing turn ons and turn offs, locating lines, and handling customer complaints according to company procedures.
- Performs other duties as needed or assigned.

Minimum Qualifications—Knowledge, Skills, and Abilities:

Graduation from high school or GED and two years of experience in water and/or wastewater treatment, collection/distribution and maintenance; or any equivalent combination of education and experience which would provide the following knowledge, skills and abilities:

- Ability to read and write.
- Ability to perform tasks independently.
- Possess good oral and written communication skills.
- Knowledge of practices, methods, tools, materials, and equipment relating to water/wastewater treatment activities and distribution/collection systems.
- Knowledge of safety standards and precautions pertaining to the use and operation of motorized equipment and tools.
- Ability to make repairs on a variety of plant equipment and distribution/collection systems.
- Knowledge of state and federal standards and regulations governing water and/or wastewater treatment and distribution/collection.
- Ability to read meters and gauges and interpret findings.
- Ability to be on-call evenings and weekends and to work long hours.
- Ability to use and maintain tools, equipment, and computers associated with water or wastewater system operations.
- Possess a certification in water and/or wastewater as necessary per division such as equivalent to Missouri C, D, or DSI.
- Ability to establish and maintain effective working relations with co-workers, clients, vendors, and the general public.
- Possess a valid state driver’s license or an appropriate level CDL as necessary.
- A person working in this job will need, on a daily basis, to:
 - Perform heavy labor, including standing, bending, stooping, reaching and digging
 - Have the ability to work in confined spaces and wear appropriate safety equipment
 - Grasp, lift, maneuver, rotate and otherwise use small to large hand tools
 - Grasp, lift, carry and set down objects weighing up to 50 lbs.
 - Grasp, turn, twist, pull, push, lift and otherwise move equipment, controls and parts weighing up to 100 lbs.
 - Visually assess construction, maintenance and repair needs
 - Climb and work from ladders and stairs
 - Perform outside work in extreme weather conditions
 - Be exposed to noise, dust, grease, smoke, fumes and/or potentially hazardous chemicals
 - Read and comprehend written instructions, job orders, etc.; complete forms and write notices

Employee Signature: _____ Date: _____

Supervisor Signature: _____ Date: _____



JOB DESCRIPTION

Title: Local Manager II

Reports To: Division Manager or their designee

FLSA Status: Exempt

Approved By:

Job Summary:

This position has supervisory and administrative responsibility for a water and/or wastewater utility and is expected to perform the following functions under the general supervision of a regional manager.

Essential Functions:

This list is not comprehensive, but indicates duties and responsibilities which may be redefined pursuant to operational needs:

- Plans, manages, organizes, and evaluates the operation of the water and/or wastewater utility, including any related operations, laboratory work, control systems, pumping stations, water mains, meter reading and devices, all billing functions and all phases of maintenance and repair to ensure that day to day duties are successfully completed.
- Authorizes the purchasing of materials according to company guidelines; assists with client purchases as requested.
- Attends and/or facilitates monthly client board meetings; assures that the needs of the client are met in compliance with contract obligations; implements policies set by the client.
- Prepares the draft annual budget; controls inventory and the expenditure of budgeted funds to ensure divisional goals are achieved.
- Plans, presents, and follows through on long term planning and contract renewals per Division Manager's instructions.
- Evaluates work of supervisors and/or administrative staff; reviews work of all employees.
- Reviews staffing needs, and recommends personnel actions such as hiring, salary adjustments, promotions, transfers, and terminations according to company policy and procedure.
- Administrates corporate policies and procedures according to specifications.
- Investigates and takes appropriate action in response to citizen or agency complaints or inquiries; develops, recommends, and/or initiates improvements to eliminate problems; directs remedial action as appropriate; settles disputes as necessary.
- Oversees the accurate and timely preparation of paperwork including the reporting of monthly operating summaries, state permit reports, payroll timesheets, and any additional reports and invoices as required; receives reports and information required to meet divisional operating objectives.
- Directs and manages divisional projects to ensure that projects are completed according to specifications and that time commitments are met; reviews plans and specifications as requested.

- Ensures water and/or wastewater systems are in compliance with federal, state, local and company regulations; coordinates with regulatory entities to ensure compliance.
- Participates in professional waterworks association(s), federal, state and/or local meetings to keep abreast of new technology.
- Assures that proper safety standards and precautions are followed; oversees effective safety programs.
- Maintains harmonious and effective working relationships with supervisors, co-workers, clients, representatives from other agencies, vendors, contractors, and the general public.
- Develops and successfully completes authorized management objectives on an annual basis.
- Promotes corporate business development by furnishing prospect leads, participating in client calls, site evaluations, proposal development and/or startup activities.
- Performs related duties as needed or assigned.

Knowledge, Skills, and Abilities-Minimum Qualifications:

Graduation from high school, one year of specialized training in water/wastewater desired, and five years of progressively responsible experience relating to water and/or wastewater systems, including considerable supervisory experience or any combination of education and experience which would provide the following knowledge, skills and abilities:

- Knowledge of proper operational practices, methods, and procedures related to water and/or wastewater treatment.
- Knowledge of effective supervisory practices and techniques.
- Knowledge of safety standards and precautions pertaining to the use and operation of motorized equipment, hand/power tools, water and/or wastewater handling and treatment.
- Ability to work in all weather conditions; to walk across rough terrain, to lift up to 50 pounds; to bend, stoop, or twist as necessary.
- Thorough knowledge of equipment and material needs and maintenance practices and standards relating to water and/or wastewater treatment and distribution.
- Thorough knowledge of safety standards and precautions pertaining to the use and operation of motorized equipment, hand/power tools, water and/or wastewater handling and treatment.
- Ability to conduct laboratory tests as required and interpret findings; diagnose and assess operational problems and take appropriate actions.
- Possess an appropriate level certification in water and/or wastewater as necessary per division.
- Possess and maintain a valid license to operate appropriate vehicles as needed to provide service to customers.
- A person working in this job will need, on a daily basis, to:
 - Work in all weather conditions; to walk across rough terrain, to lift up to 50 pounds; to bend, stoop, or twist as necessary.
 - Move and/or manipulate equipment weighing up to 100 lbs.
 - Effectively communicate both orally and in writing.
 - Work in confined spaces

Employee Signature: _____ Date: _____

Supervisor Signature: _____ Date: _____

Job Title Administrative Support Clerk

Reports To Office Manager

Job Summary:

This is clerical and general office work. Work involves performing standard clerical duties including typing, filing, sorting, posting, and is under the direct supervision of the office manager.

Essential Functions/Work Performed Statements:

This list is not comprehensive, but indicates duties and responsibilities which may be redefined pursuant to operational needs:

Greets customers; answers telephone; ascertains nature of contacts; refers customer complaints and inquiries as necessary to appropriate or designated contact; maintains open communication with all personnel to ensure transmission of pertinent information.

Monitors the answering service by retrieving messages; ensures the service is operating as directed.

Types and reviews for accuracy any correspondence, form letters, and reports where instructions are clear and precedence is followed; generates related reports.

Maintains, updates, and establishes all pertinent files including divisional, periodical, and general information files.

Receives, sorts, distributes and posts incoming mail and/or payments, mails out bills, brochures, and/or other documents as needed; runs errands as requested.

Maintains current client and district mailing lists; prepares board packets for meetings as needed; posts board meeting notices and/or any other notices as directed.

Assists with reports; examines reports for accuracy, notes any discrepancies, and consults as needed with supervisor.

Orders and maintains office supplies according to direction.

Operates various office equipment including personal computers.

Cross trains in related positions as needed.

Performs related duties as needed or assigned.

Knowledge, Skills, and Abilities-Minimum Qualifications:

Graduation from high school and two years of related clerical and secretarial experience, or any equivalent combination of education and experience which would provide the following knowledge, skills, and abilities:

- Knowledge of standard office practices and procedures, and equipment.
- Knowledge of grammar, punctuation, spelling, syntax, and basic mathematics.
- Ability to communicate effectively, both orally and in writing.
- Ability to follow verbal and written instructions.
- Ability to maintain moderately complex records and ensure confidentiality.
- Ability to establish and maintain effective working relationships with other employees and the general public.
- Knowledge of appropriate business software programs, word processing, spreadsheet, graphics, etc.
- Possess or the ability to possess a valid Missouri driver's license.
- This is a FLSA Non-Exempt position.

Authorized by: _____ Date: _____

Job Title Administrative Support Billing Clerk

Reports To Office Manager

Job Summary:

This is varied general office and clerical work. Under the direct supervision of the office manager or the Administrative Assistant, the employee performs a variety of clerical duties following established guidelines.

Essential Functions/Work Performed Statements:

This list is not comprehensive, but indicates duties and responsibilities which may be redefined pursuant to operational needs:

Receives, sorts, and distributes incoming mail and/or payments; processes payments by applying to customer account; responds to customer inquiries on accounts; corrects customer account data as needed.

Prepares deposits for payments, connection fees, and miscellaneous checks; provides deposit refunds to customers; reconciles petty cash.

Processes delinquent accounts; assesses penalties on accounts with past due balances.

Performs billing process and balance the reports on predetermined customers cycles; prepares bills for mailing.

Runs errands as requested including bank, post office, or other office needs as requested.

Greets customers; answers telephone; determines nature of contact; refers customer complaints and inquiries as necessary to appropriate or designated contact.

Supplies requested paperwork for board meetings; assists with preparation of board packets; records and types minutes at meetings including board and safety meetings and as requested.

Processes reports; examines reports for accuracy, notes any discrepancies, and consults as needed with supervisor;

Assists in ordering and maintaining office supplies, reviews and prepares vendor invoices for payment.

Provides support and organization by maintaining files, coping information, and sending out mailings as requested.

Operates various office equipment including personal computers.

Types and reviews for accuracy any correspondence, form letters and reports where instructions are clear and precedence is followed; generates related reports.

Assists in scheduling service requests/maintenance checks by reviewing work with department supervisors; communicates with customers, clients, and employees concerning service requests; maintains files for service requests.

Cross trains in related positions as needed.

Performs related duties as needed or assigned.

Knowledge, Skills, and Abilities-Minimum Qualifications:

Graduation from high school and two years of related accounting, clerical, and secretarial experience, or any equivalent combination of education and experience which would provide the following knowledge, skills, and abilities:

- Knowledge of standard office practices and procedures, and equipment.
- Knowledge of grammar, punctuation, spelling, syntax, and basic mathematics.
- Ability to communicate effectively, both orally and in writing.
- Ability to follow verbal and written instructions.
- Ability to maintain moderately complex records and ensure confidentiality.
- Ability to establish and maintain effective working relationships with other employees and the general public.
- Knowledge of appropriate business software programs, word processing, spreadsheet, graphics, etc.
- Possess or the ability to possess a valid Missouri driver's license.
- This is a FLSA Non-Exempt position.

Authorized by: _____ Date: _____

EXHIBIT 1f
MCWD
MEETING
MINUTES

Attachment 1f

Martin County Water District Special Meeting of the Board of Directors January 21, 2020 Meeting Minutes

Presiding: James Kerr, Chairman
Present: Directors: John Hensley, Greg Crum, BJ Slone
Staff: Brian Cumbo (Attorney), Craig Miller (GM), Katrina Sansom
Guests: Tony Sneed & Ann Perkins (AWR),
Gary Ball

The Regular Meeting of the Martin County Water District was held on January 21, 2020 at the Martin County Government Center, at 42 East Main St (2nd Floor), Inez, Kentucky 41224 at 6:00 PM.

James Kerr called the meeting to order.

The following directors were present: John Hensley, Greg Crum, and BJ Slone.

James Kerr called for review of the minutes of the December 30, 2019 Special Board Meeting. After review and discussion, John Hensley motioned to accept the minutes of the December 30, 2019 Special Board Meeting, seconded by BJ Slone, all yea, motion carried.

Next, James Kerr called for review of the Treasurer's Report. Katrina Sansom reported that she has been working lining books up and getting information in a better format. Tony Sneed said that within about 6 months, there will be a better financial report. After further discussion, BJ Slone motioned to accept the Treasurer's Report as presented; Greg Crum seconded, all yea, motion carried. BJ Slone motioned to approve other financials; Greg Crum seconded, all yea, motion carried.

James Kerr introduced the two people signed up to speak. Gary Ball from The Mountain Citizen asked what title to use when addressing Craig Miller. Tony Sneed responded to call him the General Manager. Tony Sneed from AWR gave an overview of Alliance Water Resources, what has been done so far, and what the board can expect in the future.

Next, Ann Perkins gave an update on financials. The 2016 yearly audit is completed and 2017 and 2018 are being worked on by White & Associates. She and Katrina have been working with the bank to resolve some account issues such as getting EFT accounts to sweep nightly. James Kerr asked if there were any other items to discuss. There was nothing else.

Next, James Kerr called for review and consideration of the list of bills to pay from the water funds. After review and discussion, John Hensley motioned to approve the list of bills as presented, seconded by BJ Slone all yea, motion carried.

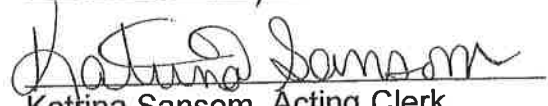
James Kerr asked Attorney Brian Cumbo is there were any legal issues to discuss. He said no.

James Kerr then called for review of the Operations Report. Craig Miller provided a summary of the District's water system operations and repairs including water distribution, treatment, distribution, and customer service work performed during the month. Staff has been doing a great job. Leadership roles have been assigned. Meter auditing has been done. Project updates are included. Training is ongoing and in-house, gave list of key items accomplished to date, a priority list, and capital projects report.

James Kerr inquired if there was any other business to discuss; being none, Mr. Kerr inquired if there was any new business to discuss. Tony Sneed mentioned meetings, board training, working with Martin County Concerned Citizens. Executive session not needed; Mr. Kerr asked if anyone had any questions before motion to adjourn. Gary Ball asked about exceeding disinfection by-products and testing sites. Tony Sneed answered that flushing methods are being discussed. James Kerr called for a motion to adjourn. John Hensley motioned to adjourn the meeting, seconded by Greg Crum, all yea, motion carried, meeting adjourned at 6:47 PM.

Minutes approved this 15th day of February, 2020.


James Kerr, Chairman


Katrina Sansom, Acting Clerk

**Martin County Water District
Meeting of the Board of Directors
February 15, 2020 Meeting Minutes**

Presiding: James Kerr, Chairman
Present: Directors: John Hensley, Greg Crum, BJ Slone
Staff: Brian Cumbo (Attorney), Craig Miller (GM), Katrina Sansom
Guests: Tony Sneed (AWR), Ricki Draper,
Nina McCoy

The Regular Meeting of the Martin County Water District was held on February 15, 2020 at the Martin County Government Center, at 42 East Main St (2nd Floor), Inez, Kentucky 41224 at 9:01 AM.

James Kerr called the meeting to order.

The following directors were present: John Hensley, Greg Crum, and BJ Slone.

James Kerr called for review of the minutes of the January 21, 2020 Special Board Meeting. After review and discussion, John Hensley motioned to accept the minutes of the January 21, 2020 Special Board Meeting, seconded by Greg Crum, all yea, motion carried.

James Kerr introduced Nina McCoy and Ricki Draper as guests wanting to speak. Nina McCoy asked about meters being read and negative reads. Craig Miller stated that a negative read means that the current reading is less than the last reading. He said that he is gathering data and will speak to the board about changing the meter readings to bill for each 100 gallons instead of 1,000 gallons. Mrs. McCoy asked if meters are read on the 10th of the month. Craig Miller stated that the goal is consistently reading meters each month on the same week.

Next, Ricki Draper asked about compensating customers for the high readings due to meters not being read consistently. Tony Sneed stated that it's almost impossible to correct everything from the past. Adjustments are being made that are allowed by the tariff. Individuals are welcome to come in the billing office and discuss their issues. As of Jan 1, 2020, forward, it will be done the correct way. James Kerr asked if there were any other items to discuss. There was nothing else.

Next, James Kerr called for review of the Treasurer's Report. Craig Miller stated the board packet was sent out before the meeting and that the goal was to have full financial reports by June. After further discussion, John Hensley motioned to accept the Treasurer's Report as presented; Greg Crum seconded, all yea, motion carried. AWR staff sought a motion for Katrina Sansom to be appointed to serve as the district clerk for Martin County Water District. John Hensley made motion to appoint Katrina as district clerk for Martin County Water District, seconded by BJ Slone, all yea, motion carried. James Kerr requested an update on the audits. Craig Miller reported that the 2017 audit should be completed by March 31, 2020 and the 2018 audit should be completed by June 30, 2020. There is currently no engagement letter for 2019. In the future, when communicating about the audits, James Kerr requested that he and Vice Chairman Cicero be sent a CC in email communications.

Next, James Kerr called for review and consideration of the list of bills for February and March to pay from the water funds. There were two sets of bills to be on track for the next board meeting. After review and discussion, John Hensley motioned to approve bills as presented for February

2020, BJ Slone seconded, all yea, motion carried. BJ Slone motioned to approve bills as presented for March 2020, John Hensley seconded, all yea, motion carried.


James Kerr asked Attorney Brian Cumbo is there was any legal issues to discuss. He said none that he was aware of.

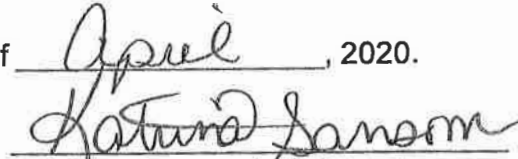
James Kerr then called for review of the Operations Report. Craig Miller reported that the staff had physically read all meters in the system except 35 meters that could not be located at the time. We are now working to develop a plan to locate each of these meters.

Craig Miller gave an update on capital projects stating that everything is up to date with the exception of the inspection of the clarifier. Staff met with Bell Engineering and went over an upcoming project that will affect the treatment plant and raw water intake. He also stated that the district has an upcoming Sanitary Survey.

James Kerr inquired if there was any other business to discuss; being none, Mr. Kerr inquired if there was any new business to discuss. New board meeting date starting in March was set for the 4th Tuesday at 6 PM with motion made by BJ Slone, seconded by John Hensley, all yea, motion carried. James Kerr said he wants to thank Secretary Goodman for getting everyone together and that they were there to help us. Tony Sneed agreed and stated that the takeaway he got from the meeting was that outside agencies want to help us and their true mission is the supply of funds, to make the best decisions, cooperate, follow up and follow through. Craig Miller reported that the Agreed Order has been closed. Executive session not needed; James Kerr called for a motion to adjourn. John Hensley motioned to adjourn the meeting, seconded by Greg Crum, all yea, motion carried, meeting adjourned at 9:38 AM.

Minutes approved this 6th day of April, 2020.


James Kerr, Chairman


Katrina Sansom, Acting Clerk

**Martin County Water District
Meeting of the Board of Directors
April 6, 2020 Meeting Minutes**

Presiding: James Kerr, Chairman
Present: Directors: John Hensley, Greg Crum, BJ Slone
Staff: Brian Cumbo (Attorney), Craig Miller (GM), Katrina Sansom
Guests: Tony Sneed (AWR)

The Regular Meeting of the Martin County Water District was held on April 6, 2020 via a virtual Zoom meeting in Inez, Kentucky 41224. James Kerr called the meeting to order at 6:02 PM.

The following directors were present: John Hensley, Greg Crum, and BJ Slone.

James Kerr called for review of the minutes of the February 15, 2020 Board Meeting. After review and discussion, John Hensley motioned to accept the minutes of the February 20, 2020 Board Meeting, seconded by BJ Slone, all yea, motion carried.

Due to the meeting being held virtually on Zoom, there were no guests in attendance. The Zoom meeting was broadcasted publicly on Facebook.

Next, James Kerr called for review of the Treasurer's Report. Craig Miller reported the Treasurer's Report. After further discussion, John Hensley motioned to accept the Treasurer's Report as presented; BJ Slone seconded, all yea, motion carried. Other Financials were presented by Craig Miller, John Hensley motioned to accept, BJ Slone seconded, all yea, motion passed. A request to consolidate the Revenue and Payroll Account's into the Operations Account to create a more efficient handling of the District's bank account was submitted by Craig Miller; John Hensley made the motion, BJ Slone seconded, all yea, motion passed. Craig Miller requested the Board seek Proposals/Qualifications for the outstanding 2019 Water District Audit. A motion to accept was made by John Hensley, a second was made by BJ Slone, all yea, motion passed.

Next, James Kerr called for review and consideration of the list of bills for April to pay from the water funds. After review and discussion, John Hensley motioned to approve bills, BJ Slone seconded, all yea, motion carried.

James Kerr asked Attorney Brian Cumbo is there were any legal issues to discuss. He said not at this time.

James Kerr then called for review of the Operations Report. Craig Miller provided the Operations report.

Craig Miller gave an update on capital projects

James Kerr inquired if there was any other business to discuss; Craig Miller presented the Board By-Laws for approval. Motion was made to accept by John Hensley, BJ Slone seconded the motion, all yea, motion passed.

James Kerr inquired about new business to discuss. Craig Miller requested Board approval of Board implemented Rules and Regulations. John Hensley made the motion, Greg Crum seconded, all yea, motion passed. Craig Miller then requested authorization to sale or trade a heavy equipment trailer that is currently out of service, and to also sell scrap metal and junk parts

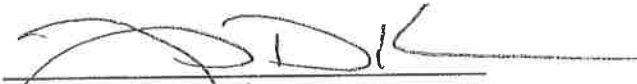
as an effort to remove unnecessary items in and around district owned property; and to also return the money received back to the district. Under the direction of Attorney Brian Cumbo, the heavy equipment trailer, the scrap metal, and unnecessary items would be required to be listed as surplus before they can be sold or removed of. Motion to itemize the heavy equipment trailer, the scrap metal, and unnecessary items as surplus was made by John Hensley, seconded by BJ Slone, all yea, motion carried. Craig Miller requested the sale of empty chemical drums located at the Inez Water Plant. Again, under the direction of Attorney Brian Cumbo, the empty chemical barrels would first require to be deemed as surplus property. John Hensley made the motion to deem the empty barrels as surplus property, Greg Crum seconded, all yea, motion carried. Craig Miller requested a price to be set for the barrels. BJ Slone made the motion to set the empty barrel price at \$10; Greg Crum seconded, all yea, motion carried. Craig Miller requested to sale the empty chemical barrels; John Hensley motioned to allow the sale of barrels, BJ Slone seconded the motion, all yea, motion carried. Craig Miller requested a motion to approve the loan of the conference table and six (6) chairs to Alliance Water Resources, to be returned upon expiration of the AWR contract with Martin County Water District; John Hensley made the motion, BJ Slone seconded the motion, all yea, motion carried. A list of Outside Agencies to Date was presented by Craig Miller to the Board.


Executive session was not needed.

James Kerr inquired if there was any other business to discuss; Division Manager Craig Miller requested permission to sign Mountain Water District's request for an extension of their CCR from April 1st of each year to April 15th of each year; John Hensley made the motion, BJ Slone seconded, all yea, motion passed. Craig Miller advised the Board that AWR intends to use Donny Young Mowing to handle the mowing of multiple district facilities.

James Kerr called for a motion to adjourn. John Hensley motioned to adjourn the meeting, seconded by Greg Crum, all yea, motion carried, meeting adjourned at 7:03 PM.

Minutes approved this 28th day of April, 2020.


James Kerr, Chairman


Katrina Sansom, Clerk

**Martin County Water District
Special Meeting of the Board of Directors
May 26, 2020 Meeting Minutes**

Presiding: James Kerr, Chairman
Present: Directors: John Hensley, Greg Crum, BJ Slone
Staff: Brian Cumbo (Attorney), Craig Miller (GM), James Ford (LM), Katrina Sansom
Guests: None

The Special Meeting of the Martin County Water District was held on May 26, 2020 via a virtual Zoom meeting in Inez, Kentucky 41224. James Kerr called the meeting to order at 6:18 PM.

The following directors were present: John Hensley, Greg Crum, and BJ Slone.

James Kerr called for review of the minutes of the April 28, 2020 Special Board Meeting. After review and discussion, BJ Slone motioned to accept the minutes of the April 28, 2020 Special Board Meeting, seconded by John Hensley, all yea, motion carried.

Next, James Kerr called for review of the Treasurer's Report. Craig Miller reported the Treasurer's Report. After further discussion, BJ Slone motioned to accept the Treasurer's Report as presented; John Hensley seconded, all yea, motion carried. Other Financials were presented by Craig Miller, BJ Slone motioned to accept, John Hensley seconded, all yea, motion passed. Craig Miller gave an update on the status of audits. John Hensley motioned to select Wade Stables to perform the district's audits for the next three years. BJ Slone seconded, all yea, motion carried.

Next, James Kerr called for review and consideration of the current list of bills to pay. After review and discussion, John Hensley motioned to approve the list of bills as presented, BJ Slone seconded, all yea, motion carried.

James Kerr then called for review of the Operations Report. James Ford provided the Operations report.


Craig Miller gave an update on the meter audit and water loss report.

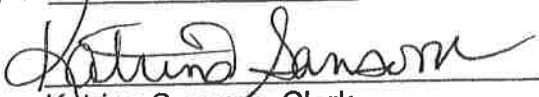
Craig Miller also gave an update on capital projects.

James Kerr inquired if there was any other new business to discuss. There was no other new business to discuss.

James Kerr called for a motion to adjourn. BJ Slone motioned to adjourn the meeting, seconded by John Hensley, all yea, motion carried, meeting adjourned at 6:55 PM.

Minutes approved this 28th day of June, 2020.


James Kerr, Chairman


Katrina Sansom, Clerk

**Martin County Water District
Regular Meeting of the Board of Directors
June 23, 2020 Meeting Minutes**

Presiding: James Kerr, Chairman
Present: Directors: John Hensley, Greg Crum, BJ Slone
Staff: Brian Cumbo (Attorney), Craig Miller (GM), James Ford, Katrina Sansom
Guests: None

The Regular Meeting of the Martin County Water District was held on June 23, 2020 at the Martin County Government Center in Inez, Kentucky 41224. James Kerr called the meeting to order at 6:02 PM.

The following directors were present: John Hensley, Greg Crum, and BJ Slone.

Guests included Ann Perkins, Anthony Hays, Mark Mayler, Rachel Dove, and Nina McCoy.

James Kerr called for review of the minutes of the May 26, 2020 Special Board Meeting. After review and discussion, BJ Slone motioned to accept the minutes of the May 26, 2020 Special Board Meeting, seconded by Greg Crum, all yea, motion carried.

Next, James Kerr called for review of the Treasurer's Report. Craig Miller reported the Treasurer's Report. After further discussion, BJ Slone motioned to accept the Treasurer's Report as presented; John Hensley seconded, all yea, motion carried. Other Financials were presented by Craig Miller, BJ Slone motioned to accept, John Hensley seconded, all yea, motion passed. Craig Miller gave an update on audit stating that they were on track. He also reported that the auditors will be on location at the end of July.

A memo was presented requesting that the Board authorize the Inez Deposit Bank to set up the Martin County District #1 Management Infrastructure Surcharge account for online access so transfers could be made. A motion was made by John Hensley to approve this request and seconded by BJ Slone. All yea, motion carried.

A memo was presented informing the Board that adjustments totaling \$59, 013.62 of uncollectible debt were adjusted off customer accounts in the months of April and May 2020. These accounts were closed. A motion was made by John Hensley to approve the bad debt write off as attached. Greg Crum seconded the motion. All yea, motion carried.

The Board was presented with the proposed 2020 Martin County Water District Budget. After review, BJ Slone made the motion to approve the 2020 Budget, seconded by John Hensley, all yea, motion carried.

Next, James Kerr called for review and consideration of the current list of bills to pay. After review and discussion, BJ Slone motioned to approve the list of bills as presented, Greg Crum seconded, all yea, motion carried.

James Kerr then called for review of the Operations Report. James Ford provided the Operations report.


Craig Miller gave an update on the meter audit and water loss report.

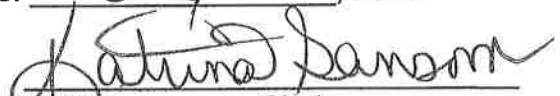
Craig Miller also gave an update on capital projects. A letter of recommendation for contract #113-19-04 was presented to the Board. Greg Crum made a motion to approve the letter and BJ Slone seconded the motion, all yea, motion carried.

James Kerr inquired if there was any other new business to discuss. Craig Miller presented the Theft of Water SOP for approval by the board. Based on information given, BJ Slone motioned to approve the Theft of Water SOP and John Hensley seconded, all yea, motion carried. Craig Miller will forward a copy to the PSC for review.

James Kerr called for a motion to adjourn. BJ Slone motioned to adjourn the meeting, seconded by Greg Crum, all yea, motion carried, meeting adjourned at 7:32 PM.

Minutes approved this 28th day of July, 2020.


James Kerr, Chairman


Katrina Sansom, Clerk

**Martin County Water District
Regular Meeting of the Board of Directors
July 28, 2020 Meeting Minutes**

Presiding: James Kerr, Chairman

Present: Directors: John Hensley, BJ Slone and Lee Mueller

Staff: Brian Cumbo (Attorney), Craig Miller (GM), James Ford, Katrina Sansom

Guests: Ann Perkins, Anthony Hayes, John Horn, Rachel Dove, Judge Bill Davis, Derrek Step, Nina McCoy, and Mickey McCoy.

The Regular Meeting of the Martin County Water District was held on July 28, 2020 at the Martin County Government Center in Inez, Kentucky 41224. James Kerr called the meeting to order at 6:00 PM.

James Kerr called for review of the minutes of the June 23, 2020 Regular Board Meeting. After review and discussion, John Hensley motioned to accept the minutes of the June 23, 2020 Regular Board Meeting, seconded by BJ Slone, all yea, motion carried.

Next, James Kerr called for review of the Financial Reports. Craig Miller presented the Treasurer's Report. After further discussion, John Hensley motioned to accept the Treasurer's Report as presented; BJ Slone seconded, all yea, motion carried. Other Financials were presented by Craig Miller, BJ Slone motioned to accept, John Hensley seconded, all yea, motion passed. Craig Miller gave an update on audit stating that they were on track. He also reported that the auditors were present at the board meeting.

Next, James Kerr called for review and consideration of the current list of bills to pay. After review and discussion, John Hensley motioned to approve the list of bills as presented, BJ Slone seconded, all yea, motion carried.

James Kerr asked for any issues that may need discussed with the Board Attorney. Brian Cumbo, Board Attorney, discussed contract changes regarding insurance coverage changes and recommends the contract with AWR be ratified and sent to the PSC for approval.

James Kerr then called for review of the Operations Report. James Ford provided the Operations report.

Craig Miller gave an update on the meter audit and water loss report.

Craig Miller also gave an update on capital projects. He reported that Eric Ratliff is no longer with the Big Sandy ADD and Monica Sprigg will now be handling the projects.

James Kerr inquired if there was any other new business to discuss. A new lease with the Roy F. Collier Community Center for the billing office was presented to the board for review. BJ Slone made the motion to approve the lease provided by the Roy F. Collier Community Center for the next 3 years, beginning August 1st, 2020 to August 1st, 2023 and John Hensley seconded, all yea, motion carried.

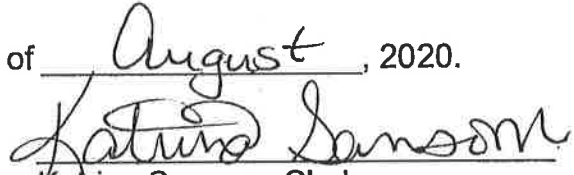
In other new business, Staff requested approval to open and Operations bank account for Water at People's Bank to be able to transfer money online between Water and Sanitation accounts. Staff requests permission for Craig Miller and Katrina Sansom to have access for online transfers

between both water and sanitation accounts. Staff recommends that all board members be added as signers on the accounts so that the district can have access to multiple directors for check signatures. Staff also recommends closing the Water Operations bank account at Inez Deposit Bank. A motion to approve this request was made by John Hensley and seconded by Lee Mueller, all yea, motion carried.

James Kerr called for a motion to adjourn. BJ Slone motioned to adjourn the meeting, seconded by John Hensley, all yea, motion carried, meeting adjourned at 6:59 PM.

Minutes approved this 25th day of August, 2020.


James Kerr, Chairman


Katrina Sansom, Clerk

**Martin County Water District
Special Meeting of the Board of Directors
August 25, 2020 Meeting Minutes**

Presiding: James Kerr, Chairman
Present: Directors: John Hensley, BJ Slone, and Greg Crum
Staff: Brian Cumbo (Attorney), Tony Sneed, James Ford, Katrina Sansom
Guests: None

The Special Meeting of the Martin County Water District was held on August 25, 2020 via Zoom in Inez, Kentucky 41224. James Kerr called the meeting to order at 6:05 PM.

James Kerr called for review of the minutes of the July 28, 2020 Regular Board Meeting. After review and discussion, BJ Slone motioned to accept the minutes of the July 28, 2020 Regular Board Meeting, seconded by Greg Crum, all yea, motion carried.

Next, James Kerr called for review and consideration of the Financial Reports. Tony Sneed presented the Treasurer's Report. After further discussion, John Hensley motioned to accept the Treasurer's Report as presented; BJ Slone seconded, all yea, motion carried. Other Financials were presented by Tony Sneed, BJ Slone motioned to accept, Greg Crum seconded, all yea, motion passed. Tony Sneed gave an update on status of audits.

Next, James Kerr called for review and consideration to Approve Bills. After review and discussion, BJ Slone motioned to approve the list of bills as presented, John Hensley seconded, all yea, motion carried.

James Kerr then called for review of the Operations Report. James Ford provided the Operations report.

James Ford gave an update on the meter audit.

Tony Sneed gave an update on the water loss report.

Tony Sneed and Chairman Kerr gave updates on capital projects.

James Kerr inquired if there was any other new business to discuss.

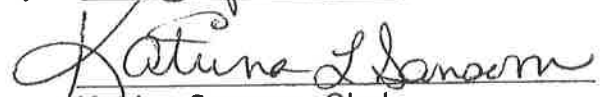
Staff informed the board that a representative from R&J Development has expressed an interest in Alliance Water Resources staff to transfer ownership of a booster station supplying water to the Brookview Heights apartment complex to the Martin County Water District. AWR staff has recommended a few items be addressed and corrected before said transfer is considered.

Staff also reported information regarding a trailer mounted generator, owned by Martin County Water District and located at Boyd Cat in Pikeville, Kentucky. It is the opinion of the AWR staff that the board should follow the recommendation of Boyd Cat, and work with Kenneth Combs to begin the process of parting ways with the generator. BJ Slone motioned to move forward with the process of parting ways with the generator, and John Hensley seconded, all yea, motion carried.

James Kerr called for a motion to adjourn. John Hensley motioned to adjourn the meeting, seconded by BJ Slone, all yea, motion carried, meeting adjourned at 6:42 PM.

Minutes approved this 3rd day of September, 2020.


James Kerr, Chairman


Katrina Sansom, Clerk

**Martin County Water District
Special Meeting of the Board of Directors
September 24, 2020 Meeting Minutes**

Presiding: James Kerr, Chairman
Present: Directors: John Hensley, Greg Crum, BJ Slone, and Lee Muller
Staff: Brian Cumbo (Attorney), Craig Miller (GM), James Ford, Cassandra Moore
Guests: None

The Regular Meeting of the Martin County Water District was held on September 24, 2020 via Zoom in Inez, Kentucky 41224. Mr. Kerr called the meeting to order at 6:01 p.m.

Mr. Kerr called for review of the August 25, 2020, Special Board Meeting. Having no questions or further discussions, Mr. Slone motioned to accept the August 25, 2020 Special Board Meeting minutes. Mr. Hensley seconded. All ayes. Motion carried.

Mr. Kerr requested discussion on the review and consideration of the Financial Reports. Mr. Miller detailed each report as submitted. After further discussion, Mr. Hensley motioned to approve the financials submitted. Mr. Muller seconded. All ayes. Motion carried. Other Financials were presented by Mr. Miller. After further discussion, Mr. Hensley motioned to approve, Mr. Slone seconded. All ayes. Motion carried. Mr. Miller gave an update on Status of Audits stating they were on track. Mr. Kerr requested discussion on the memo for Appointment of District Clerk. Staff request permission for Cassandra Moore to be appointed District Clerk, Mr. Miller Assistant District Clerk, and for both to have access to accounts for the District. After further discussion, Mr. Muller motioned to approve, Mr. Hensley seconded. All ayes. Motion carried.

Mr. Kerr called for review and consideration to Approve Bills. After review and no further discussion, Mr. Slone motioned to approve the list of bills as presented. Mr. Crum seconded. All ayes. Motion carried.

Mr. Kerr called for review of the Operations Report. Mr. Ford provided the Operations report. Mr. Ford reported that the billing office is now fully staffed. They have replaced a VFD at the Peter Cave booster station. Two more teammates have passed licensing exams.

Mr. Ford presented an update on the meter audit.

Mr. Miller presented an update on the water loss report.

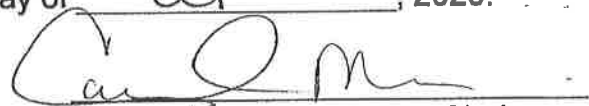
Mr. Kerr presented an update on capital projects.

Mr. Kerr inquired if there was any Other New Business to discuss. Mr. Kerr presented the possibility of revising the billing office lease with the Roy F. Collier Community Center.

Having no further items for discussion, Mr. Kerr requested a motion to adjourn. Mr. Hensley motioned to adjourn the meeting. Mr. Slone seconded. All ayes. Motion carried. Meeting adjourned at 6:33 p.m.

Minutes approved this 14th day of Oct, 2020.


James Kerr, Chairman


Cassandra Moore, Acting Clerk

**Martin County Water District
Special Meeting of the Board of Directors
October 12, 2020 Meeting Minutes**


Presiding: James Kerr, Chairman
Present: Directors: Greg Crum and Lee Mueller
Staff: Craig Miller (GM), James Ford, Cassandra Moore
Guests: None

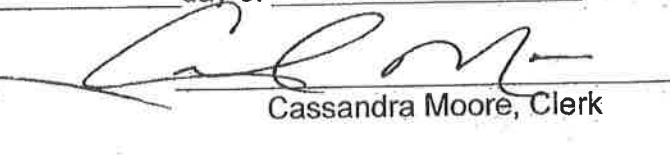
The Special Meeting of the Martin County Water District was held on October 12, 2020 viz Zoom in Inez, Kentucky 41224. Mr. Kerr called the meeting to order at 11:59 a.m.

Mr. Kerr called for a review of the September 24, 2020, Special Board Meeting minutes. Having no questions or further discussions, Mr. Crum motioned to accept the September 24, 2020 Special Board Meeting minutes. Mr. Mueller seconded. All ayes. Motion carried.

Having no further items for discussion, Mr. Kerr requested a motion to adjourn. Mr. Mueller motioned to adjourn the meeting. Mr. Crum seconded. All ayes, Motion carried. Meeting adjourned at 12:03 p.m.

Minutes approved this 29th day of October, 2020.


James Kerr, Chairman


Cassandra Moore, Clerk

**Martin County Water District
Special Meeting of the Board of Directors
October 27, 2020 Meeting Minutes**

Presiding: James Kerr, Chairman
Present: Directors: Greg Crum, BJ Slone, and Lee Muller
Staff: Craig Miller (GM), James Ford, Cassandra Moore
Guests: None

The Regular Meeting of the Martin County Water District was held on October 27, 2020 via Zoom in Inez, Kentucky 41224. Mr. Kerr called the meeting to order at 6:00 p.m.

Mr. Kerr called for review of the October 12, 2020, Special Board Meeting. Having no questions or further discussions, Mr. Slone motioned to accept the October 12, 2020 Special Board Meeting minutes. Mr. Mueller seconded. All ayes. Motion carried.

Mr. Kerr requested discussion on the review and consideration of the Financial Reports. Mr. Miller detailed each report as submitted. After further discussion, Mr. Slone motioned to approve the Treasurer's report submitted. Mr. Crum seconded. All ayes. Motion carried. Other Financials were presented by Mr. Miller. After further discussion, Mr. Slone motioned to approve, Mr. Mueller seconded. All ayes. Motion carried. Mr. Miller gave a detailed report for the 2018 Audit Draft. After further discussion, Mr. Slone motioned to approve the 2018 Audit Draft. Mr. Crum seconded. All ayes. Motion carried. Mr. Miller provided an updated report on the 2019 Audit Draft. Once a date is set the board will approve.

Mr. Kerr called for review and consideration to Approve Bills. After review and no further discussion, Mr. Slone motioned to approve the list of bills as presented. Mr. Muller seconded. All ayes. Motion carried.

Mr. Kerr called for review of the Operations Report. Mr. Ford provided the Operations report. Mr. Ford reported that they have began the process of creating an organized map room to better access and utilize available information. Employees are being cross trained on all sampling requirements. Adjusted a PRV at Poplar Fork to ensure an appropriate amount of pressure was being supplied to our customers in that area. A new meter tap has been installed at the Warfield Fire Department. Improved service to our customers, and an unneeded water main being removed from our distribution system.

Mr. Miller presented an update on the meter audit.


Mr. Miller presented an update on the water loss report.

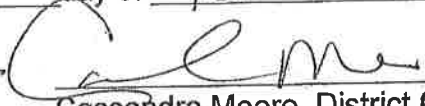
Mr. Kerr presented an update on capital projects.

Mr. Kerr inquired if there was any Other New Business to discuss. Staff is recommending that the Board consider re-instating disconnects for nonpayment in January 2021. Additionally, Staff is recommending that the Board consider a 12-month payment plan for customers to begin paying their arrearages. This payment plan will break it down evenly between a 12-month period. The district will begin notifying customers of the 12-month plan effective November 1, 2020. After further discussion, Mr. Mueller motioned to approve the discussion plan for disconnects and non-payments. Mr. Crum seconded. All ayes. Motion carried. Mr. Kerr called for review the Vacation Owed Payment Plan. The memo submitted is for payment of vacation that was accrued prior to January 1, 2020. The three-month scheduled payment plan would be paid by the district to Alliance Water Resources. Mr. Slone motioned to approve the payment plan. Mr. Mueller seconded. All ayes. Motioned carried

Having no further items for discussion, Mr. Kerr requested a motion to adjourn. Mr. Slone motioned to adjourn the meeting. Mr. Crum seconded. All ayes. Motion carried. Meeting adjourned at 6:55 p.m.

Minutes approved this 18th day of Nov., 2020.


James Kerr, Chairman


Cassandra Moore, District Clerk

**Martin County Water District
Special Meeting of the Board of Directors
November 24, 2020 Meeting Minutes**

Presiding: James Kerr, Chairman
Present: Directors: Greg Crum, John Hensley, and Lee Muller
Staff: Brian Cumbo (Attorney), Craig Miller (GM), James Ford, Cassandra Moore
Guests: Tony Sneed

The Regular Meeting of the Martin County Water District was held on November 24, 2020 via Zoom in Inez, Kentucky 41224. Mr. Kerr called the meeting to order at 6:02 p.m.

Mr. Kerr called for review of the October 27, 2020, Special Board Meeting. Having no questions or further discussions, Mr. Mueller motioned to accept the October 27, 2020 Special Board Meeting minutes. Mr. Crum seconded. All ayes. Motion carried.

Mr. Kerr requested discussion on the review and consideration of the Financial Reports. Mr. Miller detailed each report as submitted. After further discussion, Mr. Hensley motioned to approve the Treasurer's report submitted. Mr. Mueller seconded. All ayes. Motion carried. Other Financials were presented by Mr. Miller. After further discussion, Mr. Mueller motioned to approve, Mr. Hensley seconded. All ayes. Motion carried. Mr. Miller gave a detailed report for the 2019 Audit Draft. After further discussion, Mr. Mueller motioned to approve the 2019 Audit Draft. Mr. Crum seconded. All ayes. Motion carried. Mr. Sneed provided a detailed report on the 2021 Budget. The 2021 budget would be based on the actions of a 10% rate increase if the PSC approves. After further discussion Mr. Hensley motioned to approve the 2021 budget. Mr. Mueller seconded. All ayes. Motion carried.

Mr. Kerr called for review and consideration to Approve Bills. After review and no further discussion, Mr. Crum motioned to approve the list of bills as presented. Mr. Hensley seconded. All ayes. Motion carried.

Mr. Kerr called for review of the Operations Report. Mr. Ford provided the Operations report. Mr. Ford reported that an updated COVID-19 awareness literature and response kit have been issued to the billing office and all three treatment plants. An effort to contact customers with back debt has begun. The billing department is notifying customers who are behind on their bills, this is to help ease the burden of repayment. The "sludge truck" is back in operating condition. As we move into the cooler months, a decrease in organics at the community's reservoir will result in chemical savings at the plant. Alliance Water Resources and Kentucky Rural Water participated in a joint effort to combat water loss. Three customers were experiencing low water pressure on Happy Hollow Road. By communicating with a trusted vendor, a PRV rebuild kit was obtained and installed. The pressure to Happy Hollow is now desirable.

Mr. Miller presented an update on the meter audit.

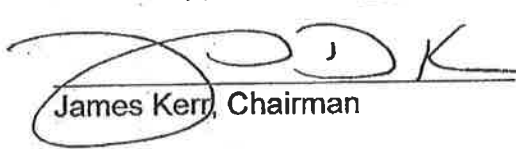
Mr. Miller presented an update on the water loss report.


Mr. Kerr presented an update on capital projects. Phase one of the Lovely project is almost completed. Raw water project is now open for bids.

Mr. Kerr inquired if there was any Other New Business to discuss.

Having no further items for discussion, Mr. Kerr requested a motion to adjourn. Mr. Hensley motioned to adjourn the meeting. Mr. Crum seconded. All ayes. Motion carried. Meeting adjourned at 6:52 p.m.

Minutes approved this 23rd day of December, 2020.


James Kerr, Chairman


Cassandra Moore, District Clerk

**Martin County Water District
Special Meeting of the Board of Directors
December 22, 2020 Meeting Minutes**

Presiding: James Kerr, Chairman
Present: Directors: Greg Crum, John Hensley, Lee Mueller, and BJ Slone
Staff: Brian Cumbo (Attorney), Craig Miller (GM), James Ford, Cassandra Moore
Guests: Ann Perkins, Steve Boggiano, and Earlena Duncan

The Regular Meeting of the Martin County Water District was held on December 22, 2020 via Zoom in Inez, Kentucky 41224. Mr. Kerr called the meeting to order at 6:06 p.m.

Mr. Kerr called for review of the November 24, 2020, Special Board Meeting. Having no questions or further discussions, Mr. Mueller motioned to accept the November 24, 2020 Special Board Meeting minutes. Mr. Slone seconded. All ayes. Motion carried.

Mr. Kerr requested discussion on the review and consideration of the Financial Reports. Mr. Miller detailed each report as submitted. After further discussion, Mr. Slone motioned to approve the Treasurer's report submitted. Mr. Hensley seconded. All ayes. Motion carried. Other Financials were presented by Mr. Miller. After further discussion, Mr. Slone motioned to approve, Mr. Crum seconded. All ayes. Motion carried. Mr. Miller gave a detailed report for the review and consideration to write off bad debt. After further discussion, Mr. Crum motioned to approve the write off bad debt report. Mr. Slone seconded. All ayes. Motion carried. Mr. Boggiano gave a detailed report on the 2019 and 2020 Audit report.

Mr. Kerr called for review and consideration to Approve Bills. After review and no further discussion, Mr. Slone motioned to approve the list of bills as presented. Mr. Mueller seconded. All ayes. Motion carried.

Mr. Kerr called for review of the Operations Report. Mr. Ford provided the Operations report. Mr. Ford reported that the office staff have been working with the Community Assistance Program to help customers get approved for the "Cares" and the "Healthy at Home" programs. To date over 240 customers have been approved for over \$94,000 towards water and sewer bills. Implementation of the Geographic Information System or "GIS" is underway. The first phase of implementation consists of training group leaders who will cascade information to staff members. GIS will provide accurate historical data regarding line breaks, type of pipe, location, size, and date. The water treatment operators noticed a trend in the inability to hold water in our main storage tanks. The leak detection team was dispatched to the suspected area and was successful in locating the leak. A four-foot section of 16" C905 piping was replaced in the main transmission line. Operators communicating with the distribution staff, combined with intelligent leak detection, created a successful outcome.

Mr. Miller presented an update on the meter audit.

Mr. Miller presented an update on the water loss report.

Mr. Kerr presented an update on capital projects. Lovely project is still on track for competition. Raw water project bids are now being reviewed.

Mr. Kerr inquired if there was any Other New Business to discuss. Mrs. Duncan from The Elite Agency detailed an extended reporting insurance coverage. Needing more information about the policy the board agreed to defer the decision until the next board meeting. Mr. Miller detailed an interest in a smart meter feasibility study application. BlueWater Kentucky proposes MCWD apply for a Federal Rural Development SEARCH Grant for funding a Smart Meter Feasibility Study to evaluate the cost and benefits of implementing a smart metering program to reduce water loss and increase revenue for the District. The Smart Meter Feasibility Study will assist the MCWD Board in determining the economic value and benefits of implementing a Smart Metering Program for the District. Mr. Kerr requested a motion to grant him authorization to sign the application. Mr. Mueller motioned to approve signature authorization. Mr. Crum seconded. All ayes. Motion carried.

Having no further items for discussion, Mr. Kerr requested a motion to adjourn. Mr. Hensley motioned to adjourn the meeting. Mr. Crum seconded. All ayes. Motion carried. Meeting adjourned at 7:26 p.m.

Minutes approved this 27th day of January, 2020.


James Kerr, Chairman


Cassandra Moore, District Clerk

**Martin County Water District
Special Meeting of the Board of Directors
January 26, 2021 Meeting Minutes**

Presiding: James Kerr, Chairman
Present: Directors: Greg Crum, Lee Mueller, and BJ Slone
Staff: Brian Cumbo (Attorney), Craig Miller (GM), James Ford, Cassandra Moore
Guests: N/A

The Regular Meeting of the Martin County Water District was held on January 26, 2021 via Zoom in Inez, Kentucky 41224. Mr. Kerr called the meeting to order at 6:01 p.m.

Mr. Kerr called for review of the December 22, 2020, Special Board Meeting. Having no questions or further discussions, Mr. Slone motioned to accept the December 22, 2020 Special Board Meeting minutes. Mr. Crum seconded. All ayes. Motion carried.

Mr. Kerr requested discussion on the review and consideration of the Financial Reports. Mr. Miller detailed each report as submitted. After further discussion, Mr. Slone motioned to approve the Treasurer's report submitted. Mr. Mueller seconded. All ayes. Motion carried. Other Financials were presented by Mr. Miller. After further discussion, Mr. Slone motioned to approve, Mr. Crum seconded. All ayes. Motion carried. Mr. Miller gave a detailed report for the Deposit Liability Adjustment for customer security deposits. After further discussion, Mr. Slone motioned to approve the Deposit Liability Adjustment. Mr. Mueller seconded. All ayes. Motion carried.

Mr. Kerr called for review and consideration to Approve Bills. After review and no further discussion, Mr. Slone motioned to approve the list of bills as presented. Mr. Crum seconded. All ayes. Motion carried.

Mr. Kerr called for review of the Operations Report. Mr. Ford provided the Operations report. Mr. Ford reported that the billing office are still working diligently with customers to make payment arrangements on overdue bills. The goal is to keep as many customers off the shut-off list as possible. During the recent Covid spike in December, we temporarily closed the billing office doors to customers. The billing office is now open to customers. New SCADA (Supervisory Control and Data Acquisition) equipment has been installed at the "high school" tank. Continued improvements to the SCADA network help to give our water operators greater control of the distribution system. Several customers stated a loss of pressure in the Coldwater service area. The distribution system came together and determined the root cause was too few valves in the distribution system. A quantity of three, two-inch valves were installed in the system to make isolation and detection more effective. Desirable service was restored.

Mr. Miller presented an update on the water loss report.

Mr. Miller presented an update on the meter audit.

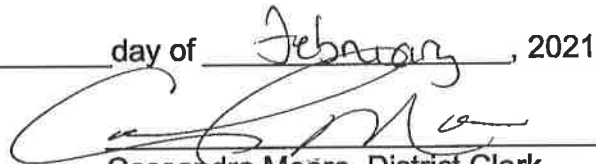
Mr. Kerr presented an update on capital projects. Lovely project is still on track for competition. Raw water project bids were received on December 15, 2020. Only one bid was received, with that bid being substantially higher than allocated. Raw water project bids may have to be re-bid again or further discussions about removing projects.

Mr. Kerr inquired if there was any Other New Business to discuss.

Having no further items for discussion, Mr. Kerr requested a motion to adjourn. Mr. Slone motioned to adjourn the meeting. Mr. Mueller seconded. All ayes. Motion carried. Meeting adjourned at 6:38 p.m.

Minutes approved this 24th day of February, 2021.


James Kerr, Chairman


Cassandra Moore, District Clerk

**Martin County Water District
Special Meeting of the Board of Directors
February 23, 2021 Meeting Minutes**

Presiding: James Kerr, Chairman
Present: Directors: Greg Crum, BJ Slone, and John Hensley
Staff: Brian Cumbo (Attorney), Craig Miller (GM), Cassandra Moore
Guests: N/A

The Regular Meeting of the Martin County Water District was held on February 23, 2021 via Zoom in Inez, Kentucky 41224. Mr. Kerr called the meeting to order at 6:01 p.m.

Mr. Kerr called for review of the January 26, 2021, Special Board Meeting. Having no questions or further discussions, Mr. Slone motioned to accept the January 26, 2021 Special Board Meeting minutes. Mr. Crum seconded. All ayes. Motion carried.

Mr. Kerr requested discussion on the review and consideration of the Financial Reports. Mr. Miller detailed each report as submitted. After further discussion, Mr. Hensley motioned to approve the Treasurer's report submitted. Mr. Slone seconded. All ayes. Motion carried. Other Financials were presented by Mr. Miller. After further discussion, Mr. Slone motioned to approve, Mr. Crum seconded. All ayes. Motion carried. Mr. Miller gave a detailed report on the year end repair and chemical cap numbers.

Mr. Kerr called for review and consideration to Approve Bills. After review and no further discussion, Mr. Hensley motioned to approve the list of bills as presented. Mr. Slone seconded. All ayes. Motion carried.

Mr. Kerr called for review of the Operations Report. Mr. Miller provided the Operations report. Recently, during meter reading week, one of our employees noticed water accumulating on the ground. The leak was located and repaired. The master meter associated with that sector of the distribution system slowed by 80 gallons a minute. That equals approximately 3.5 million gallons a month.

Mr. Miller presented an update on the water loss report.

Mr. Miller presented an update on the GIS Implementation System. As the process moves forward, all water meters, valves, grinder tanks, boosters, lift stations, etc. will be located using satellite technology. The water and sanitation districts will continue to become modern, well run utilities.

Mr. Kerr presented an update on capital projects. Lovely project has been stalled at the moment, but hoping to continue on track.

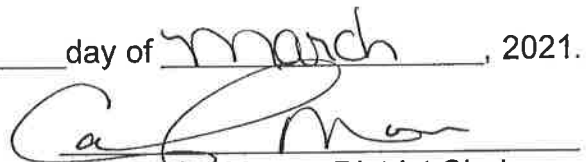
Mr. Kerr inquired if there was any Other New Business to discuss. Mr. Miller discussed the Water District's compliance letter with the American Water Infrastructure Act of 218

(AWIA). The first deadline for compliance for the Water District is June 30, 2021. Alliance is ahead of schedule and see no obstacles that will keep them from full compliance with the AWIA.

Having no further items for discussion, Mr. Kerr requested a motion to adjourn. Mr. Slone motioned to adjourn the meeting. Mr. Crum seconded. All ayes. Motion carried. Meeting adjourned at 6:33 p.m.

Minutes approved this 24th day of March, 2021.


James Kerr, Chairman


Cassandra Moore, District Clerk

**Martin County Water District
Special Meeting of the Board of Directors
March 23, 2021 Meeting Minutes**

Presiding: James Kerr, Chairman
Present: Directors: Greg Crum, BJ Slone, and John Hensley
Staff: Brian Cumbo (Attorney), Craig Miller (GM), Cassandra Moore
Guests: Ann Perkins, Paul Richards, Mary Cromer, Nina McCoy

The Special Meeting of the Martin County Water District was held on March 23, 2021 via Zoom in Inez, Kentucky 41224. Mr. Kerr called the meeting to order at 6:03 p.m.

Mr. Kerr called for review of the February 23, 2021, Special Board Meeting. Having no questions or further discussions, Mr. Hensley motioned to accept the February 23, 2021 Special Board Meeting minutes. Mr. Crum seconded. All ayes. Motion carried.

Mr. Kerr requested discussion on the review and consideration of the Financial Reports. Mr. Miller detailed each report as submitted. After further discussion, Mr. Hensley motioned to approve the Treasurer's report submitted. Mr. Crum seconded. All ayes. Motion carried. Other Financials were presented by Mr. Miller. After further discussion, Mr. Hensley motioned to approve, Mr. Crum seconded. All ayes. Motion carried. Mr. Kerr requested discussion on the 2020 Audit. Mr. Richards detailed each report as submitted. After further discussion, Mr. Slone motioned to approve the 2020 Audit submitted. Mr. Hensley seconded. All ayes. Motion carried.

Mr. Kerr called for review and consideration to Approve Bills. After review and no further discussion, Mr. Crum motioned to approve the list of bills as presented. Mr. Slone seconded. All ayes. Motion carried.

Mr. Kerr called for review of the Operations Report. Mr. Miller provided the Operations report. The distribution team has fully implemented the Geographical Information System (GIS) and began plotting meters via Geosync. Training has also begun for the office staff on the new system. This allows the staff to successfully communicate and track leaks within our community. The distribution team also fixed a major system flaw up Cassell Branch. This is a major win for the hydraulics of our distribution system. The distribution team also installed new popping over top of a hill slide on Poplar Fork restoring water to many homes who were without water for days. The distribution team and plant operators continue to work together to effectively combat water loss.

Mr. Miller presented an update on the water loss report.

Mr. Miller presented an update on the capital projects report. The raw water project has been open for re-bids.

Mr. Kerr inquired if there was any Other New Business to discuss. Mrs. Cromer and Mrs. McCoy from the MCCC discussed some of the groups' concerns regarding (1) rate affordability and the use of the customer assistance funds that are being made available, (2) the district's practices during low pressure events and water main breaks of providing emergency notices and issuing boil water advisories, and (3) the district's handling of customer calls and complaints.

Having no further items for discussion, Mr. Kerr requested a motion to adjourn. Mr. Hensley motioned to adjourn the meeting. Mr. Slone seconded. All ayes. Motion carried. Meeting adjourned at 7:13 p.m.

Minutes approved this 27th day of April, 2021.


James Kerr, Chairman

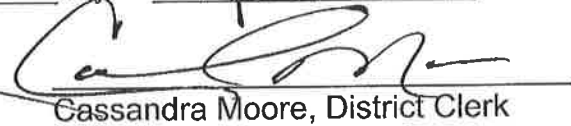

Cassandra Moore, District Clerk

EXHIBIT 1h
FISCAL COURT
MEETING
MINUTES

MARTIN COUNTY "REGULAR" FISCAL COURT MEETING

THURSDAY, DECEMBER 19, 2019

5:00 P.M.

OPENING OF THE COURT

The meeting was called to order at 5:00 P.M. by Judge/Executive Bill Davis. Those present were: Magistrate Jared Goforth of District #1, Magistrate Roger Preece of District #2, Magistrate Derrick Stepp of District #3, Magistrate Junior Hunt of District #4, Magistrate Victor Slone of District #5, and Assistant County Attorney Lynette Muncy. Deputy Judge Steve Goble led prayer. Magistrate Derrick Stepp led everyone in reciting the pledge of allegiance.

ACCEPTING MINUTES OF THE LAST COURT MEETING

Motion to accept the minutes from the "Special" Fiscal Court meeting on December 12, 2019 was made by Magistrate Roger Preece and seconded by Magistrate Derrick Stepp. All votes were in favor.

COUNTY CLERK/BUDGET

Magistrate Victor Slone made the motion to accept the County Clerk's Budget as presented for the calendar year 2020. Magistrate Roger Preece seconded the motion. All votes were in favor. A copy of the budget is included within the records of the meeting.

WATER BOARD/APPOINTMENTS

Judge Davis made the following appointments to the Martin County Utility Board: Jimmy Kerr to a new four year term, B.J. Slone to a four year term to fill the expired term of Jaryd Crum, and Greg Crum to fill the remainder of the three year term that became vacant when Earnest Hale resigned. The seat formerly held by John Horn is still vacant.

Magistrate Roger Preece made the motion to approve the appointment of Jimmy Kerr, B.J. Slone, and Greg Crum to the Martin County Utility Board, with Magistrate Victor Slone seconding the motion. All votes were in favor.

GRANTS/WAL-MART

Judge Davis stated that his office has applied for grants through Wal-Mart for the benefit of the County, including county officials and special districts. We have already received funds for two of the constables. Magistrate Junior Hunt made the motion to authorize the Judge/Executive to apply for grants for Wal-Mart for the benefit of the County, including County Officials and special districts, and to distribute the funds and further authorize the Judge/Executive to execute all necessary documents. Magistrate Roger Preece seconded the motion. It was a unanimous vote.

MARTIN COUNTY "SPECIAL" FISCAL COURT MEETING

THURSDAY DECEMBER 7TH, 2017 1:00 P.M.

OPENING OF THE COURT

The meeting was called to order at 1:00 P.M. by Judge Executive Kelly Callahan. Those present were: Magistrate Josh Muncy district #1, Magistrate Kenny McCoy district #2, Magistrate Darrell Mills district #3 and Magistrate Victor Slone district #5. Assistant County Attorney Lynette Muncy was present and led prayer.

ACCEPTING MINUTES OF LAST COURT MEETING

The minutes from December 4th, 2017 were approved upon motion made by Magistrate Darrell Mills and seconded by Magistrate Josh Muncy. It was a unanimous vote.

APPOINT WATER BOARD MEMBERS

Judge Executive addressed the court stating the terms of the water board members have to be staggered. He recommended a 1-year term for John Hensley and Rex Endicott. Their term will end December 2018. Jimmy Don Kerr and Jarrod Crum a 2-year term. John Horn a 3-year term. These terms will be from this day forward. This will makeup a full water board. Judge Executive Kelly Callahan told Mike Crum he would have to go up to the water company and swear in these new board members and conduct the meeting the following Monday. Motion to accept these water board members was made by Magistrate Josh Muncy and seconded by Magistrate Victor Slone. It was a unanimous vote.

PETITION TO ADOPT ROAD EASEMENTS

Much debate went on about the KRS laws on adopting a road into the county road system. Assistant County Attorney Lynette Muncy recommended doing a petition then the county road foreman and another viewer go out and make sure the road met all the requirements and that it would serve a public purpose. If it met the requirements an easement with exact boundaries would be needed. If possible, get the petition and easement at the same time. Once the road has a CR number, the county could maintain road. Assistant County Attorney Lynette Muncy stated this is the process County Attorney Kennis Maynard has required for the past 15 years. Magistrate Victor Slone read KRS 178.080 and stated these was not the requirements that County Attorney Kennis Maynard was requiring.

Motion to accept the easement going forward and on any road in the past without a CR# can use this easement and petition was made by Magistrate Darrell Mills and seconded by Magistrate Kenny McCoy. It was a unanimous vote, with Magistrate Victor Slone protesting.

MOA - BLACKTOP

Motion to accept the memorandum of agreement on blacktop was made by Magistrate Victor Slone and seconded by Magistrate Darrell Mills. It was a unanimous vote.

MOA – FLOOD CONTROL PROJECT

Judge Executive Kelly Callahan stated the flood project has been on hold for the past two years due to the federal funds not being available. The flood control project is a 95% federal money and 5% money county liability. The county funds have already been set aside in an account. The federal government has their portion for the project.

Motion to accept the Flood Control Project agreement was made by Magistrate Josh Muncy and seconded by Magistrate Victor Slone. It was a unanimous vote.

ADJOURN

Motion to adjourn was made by Magistrate Victor Slone and seconded by Magistrate Kenny McCoy. It was a unanimous vote.


KELLY CALLAHAN, JUDGE EXECUTIVE


JEANETTA GOBLE, COURT RECORDER

MARTIN COUNTY "SPECIAL" FISCAL COURT MEETING

MONDAY JANUARY 14TH, 2019

5:00 P.M.

OPENING OF THE COURT

The meeting was called to order at 5:00 P.M. by Judge Executive Bill Davis. Those present were: Magistrate Jared Goforth of District #1, Magistrate Roger Preece of District #2, Magistrate Derrick Stepp of District #3, Magistrate Joseph Hunt Jr. of District 4, Magistrate Victor Slone of District #5 and County Attorney Melissa Fannin Phelps. Steven Goble led prayer.

ACCEPTING THE MINUTES FROM LAST COURT MEETING

Motion to accept the minutes from the "Special" Fiscal Court Meeting on January 9th, 2019 was made by Magistrate Roger Preece and seconded by Magistrate Jared Goforth. It was a unanimous vote.

SHERIFF COUNTY FEE OFFICE BUDGET 2019

With no motion to approve, Magistrate Roger Preece stated that he wanted to help the Sheriff's Office, but he would like to sit down and discuss the matter because they cannot give money they do not have. Judge/Executive Bill Davis clarified that Magistrate Preece was talking about whether the money would be available when it was time for the Fiscal Court to do their budget. He explained the Fiscal Court and Sheriff's Office operate on different schedules—the Fiscal Court having a Fiscal Year ending in June and the Sheriff's Office operating on a calendar year.

Judge/Executive Davis stated that it is an honor to work with Sheriff Kirk and all the other offices of the county and he had spoken with those who had been involved with the (Fiscal Court) budget in the past. He expressed the need for cuts and careful planning to break even; noting a struggle to even meet payroll. He said to let it be known that due to only being six days into his administration, they have not all had the opportunity to get into the major details of the money situation. Also, within the six days, about \$400,000.00 in bills had been received, which is a major concern. Judge/Executive Davis voiced his desire to increase revenue, but stated he had not had a chance to explain his plans. He said the Fiscal Court had full intentions to support the Sheriff's Office if the resources are available, but at this point they do not know what they will have monetarily in June. Judge/Executive Davis also stated the current Treasurer had decided to resign, so they are in the process of hiring a replacement. With that said, he did not wish to commit to paying anything without being able to deliver, due to the possibility of tax increases to pay for obligations. He explained that if the Fiscal Court promises to pay something, it must be paid.

A motion to table the Sheriff's 2019 Fee Office budget was made by Magistrate Roger Preece, with Magistrate Derrick Stepp seconding the motion. The vote was unanimous.

SHERIFF BONDS

Magistrate Roger Preece made the motion to approve the Sheriff's bonds, with Magistrate Jared Goforth as the second. The vote was unanimous.

BIG SANDY ADD BOARD MEMBERS: BILL DAVIS AND STEVEN GOBLE

Magistrate Roger Preece made the motion to approve the nomination of Bill Davis and Steven Goble to the Big Sandy ADD board. The motion was seconded by Magistrate Jared Goforth. It was a unanimous vote.

MARTIN COUNTY WATER BOARD MEMBERS

Magistrate Roger Preece made the motion to approve the Judge's nomination of Ernest Hale, Jr. to the Martin County Water Board for a three-year term. The motion was seconded by Magistrate Derrick Stepp. The vote was unanimous.

Magistrate Derrick Stepp made the motion to reappoint John Hensley to a three-year term on the Martin County Water Board. The motion was seconded by Magistrate Jared Goforth and all were in favor.

MARTIN COUNTY HOUSING AUTHORITY BOARD MEMBERS

Four new members were nominated by Judge/Executive Bill Davis as members of the Martin County Housing Authority Board.

Magistrate Jared Goforth made the motion to approve the nomination of Eric Jude and Jordan Wheeler to one-year terms on the board, with Magistrate Derrick Stepp seconding that motion. It was a unanimous vote.

Magistrate Roger Preece made the motion to approve the nomination of Bradford Preece and Ronnie Hickman to two-year terms on the board, with Magistrate Jared Goforth seconding the motion. All magistrates voted in favor.

DATE AND TIME OF REGULAR FISCAL COURT MEETING

Magistrate Derrick Stepp made the motion to set the fourth Thursday of each month at 5:00 p.m. as the date/time for regular Fiscal Court meetings. Magistrate Jared Goforth seconded the motion. The vote was unanimous.

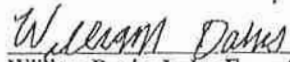
APPOINTMENT AND REAPPOINTMENT OF COUNTY EMPLOYEES NOMINATED BY THE JUDGE

Magistrate Joseph Hunt, Jr. made the motion to approve reappointment of Blaine Stepp to the county garage as a part-time general laborer/welder. Magistrate Jared Goforth seconded the motion. All magistrates voted in favor.

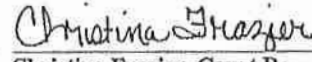
Upon motion of Magistrate Jared Goforth, seconded by Magistrate Derrick Stepp, it was a unanimous vote to approve the reappointment of the employees based on the list, which is attached hereto.

ADJOURN

Magistrate Victor Slone made the motion to adjourn and was seconded by Magistrate Derrick Stepp. The vote was unanimous.



William Davis, Judge Executive



Christina Frazier, Court Recorder

MARTIN COUNTY "REGULAR" FISCAL COURT MEETING

THURSDAY, MAY 23RD 2019

5:00 P.M.

OPENING OF THE COURT

The meeting was called to order at 5:00 P.M. by Judge/Executive Bill Davis. Those present were: Magistrate Jared Goforth of District #1, Magistrate Roger Preece of District #2, Magistrate Derrick Stepp of District #3, Magistrate Junior Hunt of District #4, Magistrate Victor Slone of District #5, and County Attorney Melissa Phelps.

Deputy Judge Steve Goble led prayer. Gary Gauze led everyone in reciting the pledge of allegiance.

ACCEPTING MINUTES OF THE LAST COURT MEETING

Motion to accept the minutes from the "Special" Fiscal Court meeting on May 9th, 2019 was made by Magistrate Derrick Stepp and seconded by Magistrate Jared Goforth. All votes were in favor.

RESOLUTION/MARTIN COUNTY STRATEGIC SOCIAL ECONOMIC DEVELOPMENT PLAN

Judge Davis read the resolution authorizing the filing of a USDA Rural Business Development Grant application for the Martin County Strategic Social Economic Development Plan. He stated that it is a plan to organize and prioritize grant needs in order to obtain funding; Martin County Economic Development Board agreed to provide the required matching funds if the grant is awarded to the Fiscal Court.

Motion to approve the resolution was made by Magistrate Jared Goforth and seconded by Magistrate Derrick Stepp. All votes were in favor.

911 COORDINATOR/APPOINTMENT

Magistrate Jared Goforth made the motion to approve the appointment of current 911 Training Coordinator Jordan Wheeler as the 911 Coordinator, replacing Eric Jude. Magistrate Victor Slone seconded the motion. It was a unanimous vote.

911 PART-TIME TO FULL-TIME POSITION

Based on the recommendation of Jordan Wheeler, Magistrate Derrick Stepp made the motion to move part-time 911 Dispatcher Rebecca Fletcher to full-time employment. Magistrate Jared Goforth seconded the motion. All votes were in favor.

CORRECTION OF UTILITY BOARD APPOINTMENT

In December 2018, John Horn resigned as member of the Utility Board and the memberships of John Hensley and Rex Endicott expired. In January 2019, the Fiscal Court voted to reappoint John Hensley for a 3 year term. They also voted to approve the appointment of Ernest Hale to the board seat formerly held by Rex Endicott. No one had been appointed to fill the remainder of John Horn's term. During the vote, the Fiscal Court accidentally referred to the appointments as "Approvals of Water Board Appointments" instead of "Utility Board Appointments". The Utility Board includes both the Water District Board and the Sanitation District Board. Judge Davis asked for new motions to clarify the prior actions of the fiscal court.

Motion was made by Magistrate Jared Goforth to approve the appointment of John Hensley to the utility board for a three-year term to replace John Horn. Magistrate Junior Hunt seconded the motion. All votes were in favor.

Motion was made by Magistrate Junior Hunt to approve the appointment of Earnest Hale Jr for a three-year term to replace Rex Endicott. Magistrate Roger Preece seconded the motion. The votes were unanimous.

SANITATION ORDINANCE/AMENDMENT

Judge Davis read the first reading of the Sanitation Ordinance Amendment.

The proposed amendment to Ordinance 08-01, An Ordinance relating to Onsite and Centralized Sewer Systems and the Creating of a Sanitation District in Martin County, strikes the words "review and approve, amend or disapprove charges or user fees established by the Sanitation District" from the original ordinance. No motion was necessary.

The second reading will be held during a Special Fiscal Court Meeting on June 13th, 2019 at 5:00 p.m.

ANNEX REPAIR/DENISE GAUZE

Circuit Court Clerk Denise Gauze addressed the Fiscal Court about necessary repairs in the Annex building. She provided documentation which showed the need for roof replacement and flooring. She also asked the court to consider approving an awning for the entryway. All costs would be reimbursed by the AOC.

County Attorney Melissa Phelps explained that the Fiscal Court would have to advertise for bids on anything over \$20,000.00.

Motion to replace the roof on the Annex Building was made by Magistrate Derrick Stepp. Magistrate Jared Goforth seconded the motion. All votes were in favor.

Motion to replace the flooring in the Annex Building was made by Magistrate Roger Preece. Magistrate Jared Goforth seconded the motion. The vote was unanimous.

Motion to approve the awning for the entryway was made by Magistrate Jared Goforth. Magistrate Roger Preece seconded the motion. All votes were in favor.

TOURISM ORDINANCE/SECOND READING

Judge Davis read the second reading of the amendment to the Martin County Tourism Ordinance.

Motion to approve the amendment to the tourism ordinance was made by Magistrate Jared Goforth and seconded by Magistrate Roger Preece. All votes were in favor.

The adopted amendment to the tourism commission ordinance adds a 3% tax on any hotel, motel or other similar accommodation business. This tax is to be paid to the Fiscal Court Treasurer who would pay quarterly to the Tourism Commission. The tax is to be used for promoting tourism activity in Martin County.

TOURISM COMMISSION/APPOINTMENT

Motion was made by Magistrate Jared Goforth to approve the appointment of Candy Crum to the Tourism Commission to fill the remainder of the late Beverly Ward's term. Magistrate Roger Preece seconded the motion. It was a unanimous vote.

EXECUTIVE SESSION

Motion to go into executive session at 5:32 p.m. to discuss pending litigation was made by Magistrate Junior Hunt. Magistrate Jared Goforth seconded the motion. All votes were in favor.

Motion to come out of executive session at 6:01 p.m. was made by Magistrate Junior Hunt and seconded by Magistrate Jared Goforth. The vote was unanimous.

Judge Davis stated the purpose of going into executive session was to discuss a lawsuit filed against the Fiscal Court by the Big Sandy Regional Detention Center for the amount of \$290,040.58 for inmate housing.

BANK FRANCHISE TAX/SECOND READING

The second reading of the Bank Deposit Franchise Tax Ordinance was read by Judge Davis.

The Martin County Bank Deposit Franchise Tax Ordinance is a tax on Financial Institutions located in Martin County. The rate of this tax shall be twenty-five thousandths of one percent (0.025%) of the deposits located in the jurisdiction of Martin County. This tax is to be paid to the Fiscal Court Treasurer and goes into the general fund.

The motion to approve the ordinance was made by Magistrate Roger Preece and seconded by Magistrate Jared Goforth. All votes were in favor.

BUDGET/FIRST READING

Judge Davis read the first reading of the budget for Fiscal Year ending 06/30/2020. No action was necessary.

B&O TAX AMENDMENT/FIRST READING

Judge Davis read the first reading of the amendment to the Martin County Kentucky Ordinance No. 03.02 and 03.03, which originally adopted a tax upon persons employed in trade, occupation, and professions to comply with the requirements of KRS 68.197 and 64.795 regarding occupational payroll taxes in an amount of 2% of gross income. The employers are required to deduct and pay said sums, if the employer does not, then the employee has the duty to pay the occupational tax quarterly and there are penalties assessable upon both employer and employee for failure to comply with the terms of the ordinance. This ordinance shall take effect July 1st, 2019. No motion was required.

The second reading will be during a Special Fiscal Court meeting on June 13th, 2019 at 5:00 p.m.

INSURANCE PREMIUM TAX/FIRST READING

Judge Davis read the first reading of the Insurance Premium Tax Ordinance. This is a proposed tax on Insurance Companies within Martin County. The rate of this tax will be eight percent (8%) of the premiums collected for all types of insurance excluding life and health. This tax would become effective July 1, 2020, and be paid to the Fiscal Court Treasurer for deposit into the general fund. No motion was required.

The second reading will be during a Special Fiscal Court meeting on June 13th, 2019 at 5:00 p.m.

REGULAR FISCAL COURT MEETING RESCHEDULED

Judge Davis stated that the regular Fiscal Court meeting on June 27th 2019 would be rescheduled due to the Magistrates being away for training from June 26th-June 28th. A special meeting will be held on June 13th, 2019 at 5:00 p.m.

Magistrate Jared Goforth made the motion to approve the rescheduling of the regular Fiscal Court Meeting. Magistrate Junior Hunt seconded the motion. All votes were in favor.

FINANCES

Motion to approve the Claims list, Cash Transfer list, and Appropriation Transfer list was made by Magistrate Derrick Stepp and seconded by Magistrate Jared Goforth. All votes were in favor.

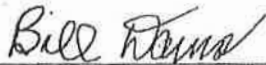
DISCUSSION

Mary Blanton and Carla Bowen addressed the court about the Animal Shelter needs. Judge Davis told them to compile a list of questions and they would set up a meeting when the Dog Warden could be present to answer any questions they had about the shelter.

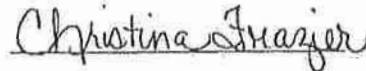
Magistrate Junior Hunt stated that he did not like the idea of more taxes being put on the working people and would like to come up with other financial solutions. Judge Davis explained that the budget was set at the bare minimum of what it would take to pay our debts and that it was necessary to raise our revenue to cover our debts. He also stated he is open to other ideas.

ADJOURN

Motion to adjourn was made by Magistrate Jared Goforth and seconded by Magistrate Roger Preece. The vote was unanimous.



Bill Davis, Judge Executive



Christina Frazier, Court Recorder

AGENDA

MARTIN COUNTY "SPECIAL" FISCAL COURT MEETING

Monday, January 14TH 2019

5:00 PM

SECOND FLOOR GOVERNMENT CENTER

1. OPENING OF THE COURT
2. ACCEPTING THE MINUTES OF THE LAST COURT MEETING
3. Sheriff County Fee Office Budget 2019 order setting the maximum salaries for Deputies and Staff for those offices.
4. Sheriff Bonds
5. Big Sandy Add Board Members: Bill Davis, and Steven Goble
6. Martin County Water Board Members
7. Martin County Housing Authority Board Members
8. Date and Time of the regular Fiscal Court Meeting
9. Appointment or reappointment of County Employees nominated by the Judge
10. ADJOURN

MARTIN COUNTY "SPECIAL" FISCAL COURT MEETING

MONDAY JANUARY 14TH, 2019 5:00 P.M.

OPENING OF THE COURT

The meeting was called to order at 5:00 P.M. by Judge Executive Bill Davis. Those present were: Magistrate Jared Goforth of District #1, Magistrate Roger Preece of District #2, Magistrate Derrick Stepp of District #3, Magistrate Joseph Hunt Jr. of District 4, Magistrate Victor Stone of District #5 and County Attorney Melissa Fannin Phelps. Steven Goble led prayer.

ACCEPTING THE MINUTES FROM LAST COURT MEETING

Motion to accept the minutes from the "Special" Fiscal Court Meeting on January 9th, 2019 was made by Magistrate Roger Preece and seconded by Magistrate Jared Goforth. It was a unanimous vote.

SHERIFF COUNTY FEE OFFICE BUDGET 2019

With no motion to approve, Magistrate Roger Preece stated that he wanted to help the Sheriff's Office, but he would like to sit down and discuss the matter because they cannot give money they do not have. Judge/Executive Bill Davis clarified that Magistrate Preece was talking about whether the money would be available when it was time for the Fiscal Court to do their budget. He explained the Fiscal Court and Sheriff's Office operate on different schedules—the Fiscal Court having a Fiscal Year ending in June and the Sheriff's Office operating on a calendar year.

Judge/Executive Davis stated that it is an honor to work with Sheriff Kirk and all the other offices of the county and he had spoken with those who had been involved with the (Fiscal Court) budget in the past. He expressed the need for cuts and careful planning to break even; noting a struggle to even meet payroll. He said to let it be known that due to only being six days into his administration, they have not all had the opportunity to get into the major details of the money situation. Also, within the six days, about \$400,000.00 in bills had been received, which is a major concern. Judge/Executive Davis voiced his desire to increase revenue, but stated he had not had a chance to explain his plans. He said the Fiscal Court had full intentions to support the Sheriff's Office if the resources are available, but at this point they do not know what they will have monetarily in June. Judge/Executive Davis also stated the current Treasurer had decided to resign, so they are in the process of hiring a replacement. With that said, he did not wish to commit to paying anything without being able to deliver, due to the possibility of tax increases to pay for obligations. He explained that if the Fiscal Court promises to pay something, it must be paid.

A motion to table the Sheriff's 2019 Fee Office budget was made by Magistrate Roger Preece, with Magistrate Derrick Stepp seconding the motion. The vote was unanimous.

SHERIFF BONDS

Magistrate Roger Preece made the motion to approve the Sheriff's bonds, with Magistrate Jared Goforth as the second. The vote was unanimous.

BIG SANDY ADD BOARD MEMBERS: BILL DAVIS AND STEVEN GOBLE

Magistrate Roger Preece made the motion to approve the nomination of Bill Davis and Steven Goble to the Big Sandy ADD board. The motion was seconded by Magistrate Jared Goforth. It was a unanimous vote.

MARTIN COUNTY WATER BOARD MEMBERS

Magistrate Roger Preece made the motion to approve the Judge's nomination of Ernest Hale, Jr. to the Martin County Water Board for a three-year term. The motion was seconded by Magistrate Derrick Stepp. The vote was unanimous.

Magistrate Derrick Stepp made the motion to reappoint John Hensley to a three-year term on the Martin County Water Board. The motion was seconded by Magistrate Jared Goforth and all were in favor.

MARTIN COUNTY HOUSING AUTHORITY BOARD MEMBERS

Four new members were nominated by Judge/Executive Bill Davis as members of the Martin County Housing Authority Board.

Magistrate Jared Goforth made the motion to approve the nomination of Eric Jude and Jordan Wheeler to one-year terms on the board, with Magistrate Derrick Stepp seconding that motion. It was a unanimous vote.

Magistrate Roger Preece made the motion to approve the nomination of Bradford Preece and Ronnie Hickman to two-year terms on the board, with Magistrate Jared Goforth seconding the motion. All magistrates voted in favor.

DATE AND TIME OF REGULAR FISCAL COURT MEETING

Magistrate Derrick Stepp made the motion to set the fourth Thursday of each month at 5:00 p.m. as the date/time for regular Fiscal Court meetings. Magistrate Jared Goforth seconded the motion. The vote was unanimous.

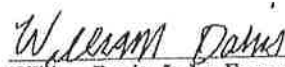
APPOINTMENT AND REAPPOINTMENT OF COUNTY EMPLOYEES NOMINATED BY THE JUDGE

Magistrate Joseph Hunt, Jr. made the motion to approve reappointment of Blaine Stepp to the county garage as a part-time general laborer/welder. Magistrate Jared Goforth seconded the motion. All magistrates voted in favor.

Upon motion of Magistrate Jared Goforth, seconded by Magistrate Derrick Stepp, it was a unanimous vote to approve the reappointment of the employees based on the list, which is attached hereto.

ADJOURN

Magistrate Victor Slone made the motion to adjourn and was seconded by Magistrate Derrick Stepp. The vote was unanimous.



William Davis, Judge Executive



Christina Frazier, Court Recorder

AGENDA

MARTIN COUNTY "SPECIAL" FISCAL COURT MEETING

THURSDAY DECEMBER 7TH, 2017

1:00 P.M.

SECOND FLOOR GOVERNMENT CENTER

- 1. OPENING OF THE COURT**
- 2. ACCEPTING MINUTES OF LAST COURT MEETING**
- 3. APPOINT WATER BOARD MEMBER**
- 4. PETITION TO ADOPT ROAD EASEMENTS**
- 5. MOA – BLACKTOP**
- 6. MOA – FLOOD CONTROL PROJECT**
- 7. ADJOURN**

MARTIN COUNTY "SPECIAL" FISCAL COURT MEETING

THURSDAY DECEMBER 7TH, 2017 1:00 P.M.

OPENING OF THE COURT

The meeting was called to order at 1:00 P.M. by Judge Executive Kelly Callahan. Those present were: Magistrate Josh Muncy district #1, Magistrate Kenny McCoy district #2, Magistrate Darrell Mills district #3 and Magistrate Victor Slone district #5. Assistant County Attorney Lynette Muncy was present and led prayer.

ACCEPTING MINUTES OF LAST COURT MEETING

The minutes from December 4th, 2017 were approved upon motion made by Magistrate Darrell Mills and seconded by Magistrate Josh Muncy. It was a unanimous vote.

APPOINT WATER BOARD MEMBERS

Judge Executive addressed the court stating the terms of the water board members have to be staggered. He recommended a 1-year term for John Hensley and Rex Endicott. Their term will end December 2018. Jimmy Don Kerr and Jarrod Crum a 2-year term. John Horn a 3-year term. These terms will be from this day forward. This will makeup a full water board. Judge Executive Kelly Callahan told Mike Crum he would have to go up to the water company and swear in these new board members and conduct the meeting the following Monday. Motion to accept these water board members was made by Magistrate Josh Muncy and seconded by Magistrate Victor Slone. It was a unanimous vote.

PETITION TO ADOPT ROAD EASEMENTS

Much debate went on about the KRS laws on adopting a road into the county road system. Assistant County Attorney Lynette Muncy recommended doing a petition then the county road foreman and another viewer go out and make sure the road met all the requirements and that it would serve a public purpose. If it met the requirements an easement with exact boundaries would be needed. If possible, get the petition and easement at the same time. Once the road has a CR number, the county could maintain road. Assistant County Attorney Lynette Muncy stated this is the process County Attorney Kennis Maynard has required for the past 15 years. Magistrate Victor Slone read KRS 178.080 and stated these was not the requirements that County Attorney Kennis Maynard was requiring.

Motion to accept the easement going forward and on any road in the past without a CR# can use this easement and petition was made by Magistrate Darrell Mills and seconded by Magistrate Kenny McCoy. It was a unanimous vote with Magistrate Victor Slone protesting.

MOA - BLACKTOP

Motion to accept the memorandum of agreement on blacktop was made by Magistrate Victor Slone and seconded by Magistrate Darrell Mills. It was a unanimous vote.

MOA – FLOOD CONTROL PROJECT

Judge Executive Kelly Callaham stated the flood project has been on hold for the past two years due to the federal funds not being available. The flood control project is a 95% federal money and 5% money county liability. The county funds have already been set aside in an account. The federal government has their portion for the project.

Motion to accept the Flood Control Project agreement was made by Magistrate Josh Muncy and seconded by Magistrate Victor Slone. It was a unanimous vote.

ADJOURN

Motion to adjourn was made by Magistrate Victor Slone and seconded by Magistrate Kenny McCoy. It was a unanimous vote.


KELLY CALLAHAM, JUDGE EXECUTIVE


JEANETTA GOBLE, COURT RECORDER

AGENDA

MARTIN COUNTY "SPECIAL" FISCAL COURT MEETING

MONDAY DECEMBER 4TH, 2017

4:00 P.M.

SECOND FLOOR GOVERNMENT CENTER

1. OPENING OF THE COURT
2. ACCEPTING MINUTES OF LAST COURT MEETING
3. APPOINT BOARD MEMBER TO MARTIN COUNTY EXT OFFICE
4. RESOLUTION FOR 911
5. RESOLUTION TO ADOPT SOLID WASTE MANAGEMENT PLAN
6. APPOINT WATER BOARD MEMBERS
7. RELEASE MORTGAGE
8. RESOLUTION TO ADOPT COUNTY ROADS
9. CODE RED CONTRACT
10. FINANCIALS
11. EXECUTIVE SESSION
12. ADJOURN

MARTIN COUNTY "SPECIAL" FISCAL COURT MEETING

MONDAY DECEMBER 4TH, 2017 . . . 4:00 P.M.

OPENING OF THE COURT

The meeting was called to order at 4:00 P.M. by Judge Executive Kelly Callahan. Those present were: Magistrate Josh Muncy district #1, Magistrate Kenny McCoy district #2, Magistrate Darrell Mills district #3 and Magistrate Victor Slone district #5. Assistant County Attorney Lynette Muncy was present and led prayer.

Judge Kelly Callahan commended John Harmon for all the years of service to his community. The fiscal court had a moment of silence in honor of John.

ACCEPTING MINUTES OF LAST COURT MEETING

The minutes from October 26th, 2017 were approved upon motion made by Magistrate Victor Slone and seconded by Magistrate Josh Muncy. It was a unanimous vote.

APPOINT BOARD MEMBER TO MARTIN COUNTY EXT. OFFICE

Judge Kelly Callahan recommended B. J. Endicott to replace Bruce Young. Motion to accept B. J. Endicott was made by Magistrate Darrell Mills and seconded by Magistrate Josh Muncy. It was a unanimous vote.

Judge Kelly Callahan recommended Shelia Goble Preece to replace Donnie Preece. Motion to accept Shelia Preece was made by Magistrate Josh Muncy and seconded by Magistrate Victor Slone. It was a unanimous vote.

RESOLUTION FOR 911

A resolution for 911 was read before the court by Magistrate Josh Muncy to show support by the fiscal court for all efforts. All the equipment is in place. Regina McClure (BSADD) spoke on the issue. Once Martin County 911 is certified, fees will come to Martin County 911. Cell phone calls will come to the local office instead of Pikeville post. This will eliminate having the calls going to Pikeville post and then transferred to us which will result in reduced response times and increase revenue. Motion to accept the Resolution for 911 was made by Magistrate Josh Muncy and seconded by Magistrate Victor Slone. It was a unanimous vote.

RESOLUTION TO ADOPT SOLID WASTE MANAGEMENT PLAN

The Solid Waste Management Plan was read out loud to the fiscal court by Magistrate Josh Muncy. Motion to adopt the Solid Waste Management Plan was made by Magistrate Josh Muncy and seconded by Magistrate Darrell Mills. It was a unanimous vote.

APPOINT WATER BOARD MEMBERS

Judge Executive Kelly Callahan addressed the court about the difficulty in finding people willing to serve on the Martin County Water Board. He stated John Horn remains on the board. Judge Executive recommended Jimmy Don Kerr to replace Nita Collier and finish out her unexpired term. Motion to accept Jimmy Don Kerr was made by Magistrate Darrell Mills and seconded by Magistrate Victor Slone. It was a unanimous vote.

Judge Executive Kelly Callahan recommended Rex Endicott to temporarily fill in for A. J. Haney's term until a permanent board member replacement can be found. Motion to temporarily appoint Rex Endicott was made by Magistrate Darrell Mills and seconded by Magistrate Victor Slone. It was a unanimous vote.

RELEASE MORTGAGE

Motion to do a release of mortgage (HUD) for Tanelia Webb was agreed upon a contingent of confirmation all monies was paid in order to release. Motion to release mortgage if all monies were paid was made by Magistrate Victor Slone and seconded by Magistrate Kenny McCoy. It was a unanimous vote.

RESOLUTION TO ADOPT COUNTY ROADS

Motion to table Resolution to Adopt County Roads was made by Magistrate Victor Slone and seconded by Magistrate Josh Muncy. It was a unanimous vote.

CODE RED CONTRACT

County Attorney Kennis Mynard addressed the court concerning the Code Red Contract. He stated it was a standard contract for a 3-year term for the sum of \$16,500.

Motion to accept the Code Red Contract was made by Magistrate Josh Muncy and seconded by Magistrate Kenny McCoy. It was a unanimous vote.

FINANCIALS

Motion to approve the Appropriation Transfer List was made by Magistrate Josh Muncy and seconded by Magistrate Darrell Mills. It was a unanimous vote.

Motion to approve the Claims List was made by Magistrate Victor Slone and seconded by Magistrate Darrell Mills. It was a unanimous vote.

Motion to approve the Cash Transfer List was made by Magistrate Victor Slone and seconded by Magistrate Darrell Mills.

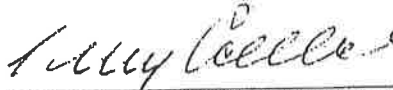
EXECUTIVE SESSION

Motion made to go into executive session at 4:18 to discuss possible new litigation was made by Magistrate Kenny McCoy and seconded by Magistrate Victor Stone. It was a unanimous vote.

Motion to come out of executive session at 4:46 was made by Victor Stone and seconded by Kenny McCoy. It was a unanimous vote. Judge Executive Kelly Callahan told the court no action taken.

ADJOURN

Motion to adjourn at 4:49 was made by Magistrate Victor Stone and seconded by Magistrate Josh Muncy. It was a unanimous vote.


KELLY CALLAHAN, JUDGE EXECUTIVE


JEANNETTE GOBLE, COURT RECORDER

Martin County Fiscal Court

July 28, 2016

CALLED TO ORDER

The meeting was called to order at 6:00 p.m. by Judge Executive, Kelly Callahan, Josh Muncy was present for District #1, Kenny McCoy Jr. for District #2, Darrell Mills for District #3, John Harmon for District #4 and Victor Slone for District #5. Assistant County Attorney Lynette Muncy led prayer.

ACCEPTING MINUTES OF LAST COURT MEETING

The minutes for June 23, 2016 were approved upon motion made by Magistrate John Harmon. The motion was seconded by Magistrate Victor Slone and was an unanimous vote.

SHERIFF'S QUARTERLY REPORT

Judge Executive, Kelly Callahan made motion that the sheriff's quarterly report was turned in a timely fashion. No motions were made.

WATER BOARD APPOINTMENT

Magistrate Josh Muncy made motion to appoint John Horn to the Martin County Water Board. Seconded by Magistrate Victor Slone and was an unanimous vote.

RESOLUTION - ARMY CORP (WATER & SEWER)

Discussion was made about Resolution Martin County Fiscal Court Hollybush Ky, 645 water and sewer extension project. Kelly Callahan read the resolution and explained to the court that the Martin County Board agreed to give the court the money to get project started. The court would pay the invoices and then send them into the state and they would reimburse the county within 30 days or would pay interest. Superintendent Larry James addressed the court and said the Martin County Board of Education would gladly do this to see the project move forward. Project should be in place by mid September 2016. Assistant County Attorney, Lynette Muncy informed the court this was pending an agreement being made between the court and Martin Co. Board of Education which should be ready by Tuesday August 02, 2016. Motion made by Magistrate Victor Slone and seconded by Magistrate John Harmon and was an unanimous vote. (Copy of resolution attached).

Court also agreed for Kelly Callahan Judge Executive to sign the agreement once prepared. Motion made by Magistrate John Harmon and seconded by Magistrate Darrell Mills and was an unanimous vote.

OPENING BID SURPLUS PROPERTY

Only one bid was presented to the court and was opened by Judge Executive, Kelly Callahan. Minimum bid for property was \$1,650.00 The bid was from Hyllis Moore for \$1,650.00 on tract #329 Lovely, Ky. Motion made by Magistrate John Harmon and seconded by Magistrate Victor Slone and was an unanimous vote. (Copy of bid attached).

FEE POOLING ORDINANCE

Judge Executive, Kelly Callaham read the first reading to repeal the Fee Pooling Ordinance. Motion made by Magistrate Josh Muncy and seconded by Magistrate Victor Slone and was an unanimous vote. Second reading of ordinance repeal was set for August 18, 2016. (Copy of Fee Pooling Ordinance repeal attached)

HIRING PART-TIME (PARKS)

Court agreed to hire Charles Green and Travis Johnson as part-time workers. Motion made by Magistrate John Harmon and seconded by Magistrate Darrell Mills and was an unanimous vote.

FINANCIALS

Approval of WVFD expense packet minus post office fee motion made by Magistrate John Harmon and seconded by Magistrate Victor Slone and was an unanimous vote.
Approval of Government Center Expense and Claims List motion made by Magistrate John Harmon seconded by Magistrate Victor Slone and was an unanimous vote.
Approval of Cash Transfer List and Appropriation Transfer List motion made by Magistrate Victor Slone and seconded by Magistrate Darrell Mills and was an unanimous vote.

Magistrate Darrell Mills addressed the court concerning the time frame to opt out on fire fees. He felt taxpayers did not have enough time to opt out of said fees and the deadline should be extended. Mike Crum addressed the court and stated that Bobby Hole, PYA was working on if you have vacant land it will automatically take off fees. Mike also stated they were trying to fix it where you would only have to opt out one time.

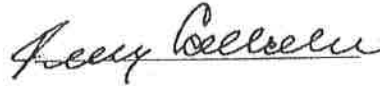
Regina Triplett addressed the court about Rand Paul and the possibility of having a town hall meeting in the future.

ADJOURN

The motion to adjourn was made by Magistrate Victor Slone and seconded by Magistrate John Harmon and was an unanimous vote.



Jeanetta Goble, Court Recorder



Kelly Callaham, Judge/Executive

Martin County Fiscal Court Regular Meeting
June 25, 2015

CALLED TO ORDER

The meeting was called to order at 5:00 p.m. by Judge Executive Kelly Callaham. All Magistrates were present with the exception of Josh Muncy. Gary Hunt was present for District #2, Darrell Mills District #3, John Harmon District #4 and Victor Slone for District #5. Assistant County Attorney Lynnette Muncy led prayer.

PREVIOUS MINUTES

Upon a motion made by Magistrate Harmon, seconded by Magistrate Slone it was a unanimous vote to accept the minutes from June 2, 2015 and June 16, 2015.

GAUZE HOLLOW ROAD

Loraine Moore addressed the court with a request that the county stop maintaining the road beside her house, Gauze Hollow Road. She claims her family never requested the county adopt the road into the system to begin with and that it runs over private property. Kaye Simpkins, a resident of Gauze Hollow, explained that residents who live on the road had asked the county for help when John Callaham was judge and it must have been at that point the road was adopted in. Mrs. Moore stated she did not mind the residents traveling the road. She only wants the county to stop maintaining it and allow the residents to maintain it instead (as was the original agreement between their ancestors, so Mrs. Moore claims). Judge Callaham stated that no supporting documentation could be found showing when the road was adopted in but it is registered with the state and does have a county road number. Magistrate Harmon told Mrs. Moore that he could not abandon the road since there were other residents involved. He also stated that the residents do help scrape the road during the winter and trim weeds during the summer. Arthur Simpkins stated that there would be no way he, or any other resident, could maintain the road full time or handle any major repairs to the road. Attorney Muncy stated that in order for the county to be able to abandon that road it would have to be removed from the system. To do that either a petition would have to be signed or a motion would have to be made to start the process to discontinue the road. Judge Callaham asked the court for a motion to start that process. No motions were made. Attorney Muncy advised Mrs. Moore to consult a private attorney if she wished to take the matter further since no action will be taken by the court.

RE-APPOINTMENT OF BILL HARVEY TO WATER BOARD

Judge Callaham asked for a motion to reappoint Bill Harvey to the water board since his term is up. The motion was made by Magistrate Slone, seconded by Magistrate Mills and was a unanimous vote.

SECOND READING OF BUDGET

Judge Callaham read the budget. Magistrate Slone asked about soil conservation. Donna Callaham stated soil conservation was still in the budget but had been cut to \$30,000. Magistrate Slone then made the motion to approve the budget. Magistrate Harmon seconded the motion and it was a unanimous vote.

ADVERTISE BID FOR GRAVEL DRAINS PIPES AND TIRES

The motion to advertise was made by Magistrate Slone, seconded by Magistrate Hunt and was a unanimous vote.

HEALTH INSURANCE

Earlena Duncan and Kevin Wagner with Elite Insurance presented the health insurance re-quote for county employees. Anthem has taken a 95% increase this year. Mrs. Duncan & Mr. Wagner recommended United Health Care. A comparison sheet and benefit summary is attached herein. United Healthcare will be a \$50-\$75 per month savings for each employee. Judge Callaham requested a motion to accept the United Healthcare quote and a payroll reduction (each employee that does not opt out of coverage will be paying approximately \$58 per check for this coverage). Magistrate Harmon made the motion, Magistrate Hunt seconded the motion and it was a unanimous vote.

COUNTY MAINTENANCE & FLEET CARDS

Magistrate Harmon requested a motion to have the community service workers cut all the grass in the county instead of the county paying someone. Judge Callaham stated that they are working on appropriating money for the purpose of buying weed eater string, gas etc (so the expenses don't come out of the Sheriff's budget). The Judge didn't believe this needed to be in the form of a motion but stated that he did want to go back to using fleet cards and needed a motion to pay for all gasoline anytime the bills are due. Magistrate Harmon made the motion, Magistrate Slone seconded the motion and it was a unanimous vote.

EXECUTIVE SESSION

Magistrate Slone made the motion to enter executive session at 5:51 pm. Magistrate Harmon seconded the motion and it was a unanimous vote.

MARTIN COUNTY
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Magistrate Harmon made the motion to come out of executive session at 7:03 pm. Magistrate Slone seconded the motion and it was a unanimous vote. Judge Callaham stated there was no action taken during the session.

PERSONNEL

Judge Callaham requested a motion to re-hire part time truck driver Don Parsons effective July 6, 2015. Magistrate Harmon made that motion, Magistrate Slone seconded the motion and it was a unanimous vote.

ADMINISTRATIVE CODE

Judge Callaham has been reviewing model administrative codes recently and wanted to give the court advanced notice that the county's current code will be updated shortly.

FINANCIALS

The motion to approve the attached claims list and cash transfer list was made by Magistrate Harmon, seconded by Magistrate Slone and unanimously approved.

The motion to approve the government center list was made by Magistrate Harmon, seconded by Magistrate Mills and was a unanimously approved.


The motion to approve the appropriations list was made by Magistrate Mills, seconded by Magistrate Harmon and was unanimously approved.

SEWER PROJECT

Magistrate Slone asked what was being done about the cuts made on the roads and private drives. Judge Callaham stated he would speak with Mike Crum about this. The Judge also asked Attorney Muncy to draft a letter to the water company requesting better compliance with county regulations.

ADJOURNMENT

Upon a motion made by Magistrate Harmon, seconded by Magistrate Slone it was a unanimous vote to adjourn the meeting at 7:08 p.m.


Rhonda S. Quillen, Fiscal Court Clerk


Kelly Callaham, Judge Executive

AGENDA

MARTIN COUNTY "REGULAR" FISCAL COURT MEETING

JUNE 25th, 2015

5:00 PM

1. OPENING OF THE COURT
2. ACCEPTING MINUTES OF LAST COURT MEETING
3. GAUZE HOLLOW ROAD
4. RE-APPOINTMENT – BILL HARVEY (WATER BOARD)
5. SECOND READING OF BUDGET
6. ADVERTISE BID FOR GRAVEL, DRAINS, PIPES AND TIRES
7. EXECUTIVE SESSION
8. PERSONNEL
9. FINANCIALS
10. ADJOURN

Martin County Fiscal Court Regular Meeting
July 24, 2014

CALLED TO ORDER

The meeting was called to order at 5:00 p.m. by Judge Executive Kelly Callaham. All Magistrates were present with the exception of John Harmon. Glen Maynard was present for District #1, Gary Hunt District #2, Darrell Mills for District #3 and Victor Slone District #5. County Attorney Kennis Maynard led prayer. Judge Callaham introduced Chris Harris as our new State Representative.

ACCEPTING OF MINUTES OF LAST COURT MEETING – JUNE 26, 2014

Magistrate Hunt requested the previous minutes reflect that he had voted no during the first vote for the budget (before Executive Session was called). The previous minutes showed Magistrate Hunt as not casting a vote. Rhonda Quillen stated that she had not seen him vote nor was his voice on the audiotape voting.

Magistrate Maynard requested to correct the third item on the minutes (Chesapeake Gas Road Crossing). He was referring to Joe Maynard, not Joe Hammonds.

Upon a motion by Magistrate Hunt, seconded by Magistrate Slone, it was a unanimous vote to accept the minutes with these changes.

(WATER BOARD APPOINTMENT – BOWIE CLARK

Upon a motion by Magistrate Hunt, seconded by Magistrate Slone, it was a unanimous vote to accept the addition of Bowie Clark onto the water board.

ADOPTING RUSSELL WILLIAMSON LANE AS COUNTY ROAD

Judge Callaham stated the County now has a deed for this property and that Attorney Maynard has reviewed the deed. Attorney Maynard stated that no advertisement was needed to adopt the road since it has already met the requirements. The motion to accept was made by Magistrate Hunt, seconded by Magistrate Mills and unanimously approved.

ADOPTING HARLESS LANE AS COUNTY ROAD

Magistrate Mills requested Harless Lane be adopted as a county road. The motion to advertise was made by Magistrate Hunt, seconded by Magistrate Mills and unanimously approved.

SURPLUS PROPERTY

County Attorney Maynard submitted a written determination for the properties before the bids were read. Judge Callaham then read the bids aloud to the court as follows;

Track #1318 - \$9,650.00 – Norman & Naoma Bowen bidder

Track #1328 - \$6,725.00 – Norman & Naoma Bowen bidder

According to Judge Callaham, these bids meet the minimum bid requirement. A motion was made to accept the bids on tracks #1318 & #1328 and approve the deed contingent upon the bidder's payment. The motion was made by Magistrate Slone, seconded by Magistrate Mills and unanimously approved.

Judge Callaham then read the remaining bids as follows;

Track #533 - \$12,600.00 – Charley Mills bidder

Track #534 - \$12,500.00 – Charley Mills bidder

Track #533 - \$12,254.45 – Calvary Temple Church bidder

Track #534 - \$10,000.00 – Calvary Temple Church bidder

Track #534 - \$12,500.00 – Andrew Slone bidder

A motion was made by Magistrate Mills to accept the \$12,600 bid from Charley Mills on track #533. Magistrate Hunt seconded the motion and it was a unanimous vote.

A motion was made by Magistrate Hunt to rebid track #534 due to a tie. Magistrate Mills seconded the motion and it was a unanimous vote.

RESOLUTIONS

Court Recorder, Rhonda Quillen, read aloud the Coal Severance Resolution for the new Warfield Fire Department Project. A copy of which is attached herein. Attorney Maynard commended Magistrate Slone for his continuous efforts to make this project a reality. The motion to accept was made by Magistrate Slone, seconded by Magistrate Mills and unanimously approved.

Judge Callaham read aloud to the court the resolution for HB 235 Coal Severance Line-Item Projects (Courthouse – Debt Service \$1,400,000 and Family Resource Centers – Operations \$60,000). A copy of this resolution is also attached herein. Magistrate Hunt made the motion to accept the resolution, Magistrate Mills seconded the motion and it was a unanimous vote.

MARTIN COUNTY HEALTH DEPARTMENT PROPERTY

Judge Callaham stated that he had been approached by someone at the Health Department recently that wanted the Fire Department relocated since parking has been a constant issue. This person was under the impression the Health Department owned the land. After a title search and survey was performed it was found that Martin County owned the property instead. The County has since decided to sell the property to the Health Department. The proceeds from the sale will be used to build a new Inez Fire Department.

Attorney Maynard stated that under KRS 67.0802, a written determination is required to show the description of the property, which will be the land at the Health Department, the land at the Inez Fire Department and the parking lot adjacent to it. As Attorney Maynard understood it, the intended use of the acquisition is for the Health Department parking etc,

which the Health Department is willing to pay for. The reason it is in the best interest for the County to sale this land is for public benefit when visiting the Health Department. A number of accidents have occurred due to the limited space for the fire trucks to maneuver. Also, the funds will help build a new fire department which is greatly needed. Since the Health Department is another County Governmental Agency there is no need to advertise the sale.

Attorney Maynard also stated that the Health Department should be made aware that the Fire Department has another nine (9) years left on their lease if they choose to stay. Also, the Health Department needs to understand that the Fire Department will need to remain in their current location at least until their new building is complete.

The motion to approve this sale was made by Magistrate Slone, seconded by Magistrate Hunt and was a unanimous vote.

ANIMAL SHELTER

Since March 2014 Martin County, along with Johnson County, has not been a part of the contract with Greenup County Animal Shelter. Katherine Callaham has requested the County comply with State laws and provide an Animal Shelter. County Attorney Maynard stated the building on Buckcreek Mountain will be used as the Animal Shelter (until the County can obtain a contract elsewhere) and the current Animal Control Officer will receive additional training. Magistrate Maynard expressed concern with euthanizing the animals. Attorney Maynard stated that efforts would be made to avoid euthanizing when possible by bringing in rescue workers.

The motion to approve this action was made by Magistrate Slone, seconded by Magistrate Hunt and unanimously approve.

STANDING ORDERS

CPA Linda Sumpter submitted the annual standing order to pre-approve certain recurring expenses. She stated that during the last meeting a standing order was approved for payroll and utilities but this order extends that to include the notes on principal and interest, leases, sheriff postage for tax bills, and health insurance.

The motion to accept was made by Magistrate Mills, seconded by Magistrate Slone and was a unanimous vote.

APPROPRIATION TRANSFER LIST

Upon a motion by Magistrate Slone, seconded by Magistrate Hunt, it was a unanimous vote to approve the appropriation transfer list.

CLAIMS LIST

Upon a motion by Magistrate Mills, seconded by Magistrate Hunt it was a unanimous vote to approve the claims list.

GOVERNMENT CENTER EXPENSE LIST

Upon a motion made by Magistrate Hunt and seconded Magistrate Mills, it was a unanimous vote to approve the Government Center Expense List for July 2014.

ROAD REPAIRS

Multiple road slips throughout the county were discussed. One slip in Magistrate Mills' district is on the Left Fork of Mudford and affects approximately 5 houses. Another is located on Petercave and affects approximately 20 houses. Magistrate Maynard stated his district needed repairs for a slip in Ratliff Town which affects approximately 2 houses. Judge Callaham noted that Magistrate Hunt has a slip in need of repair as well. This slip is on Middlefork and affects approximately 2 houses. The Judge requested estimates on the repairs so that the County could plan which repairs could be afforded and stated the repairs would need to be prioritized. Factors would include how many citizens are affected and the severity of the each slip.

RECYCLING SYSTEMS TECHNOLOGY – GARBAGE BURNING

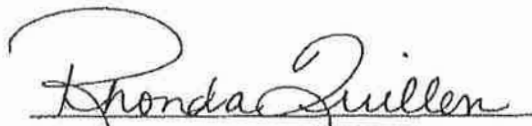
Magistrate Hunt asked if anyone had contacted R.S.T. regarding the garbage disposal. Judge Callaham stated he would have Mike Crum contact R.S.T. on Monday.

SECOND CONTACT PERSON FOR ROAD DEPARTMENT NEEDED

Magistrate Hunt stated that there was a tree that fell in his district on Saturday. He was unavailable to remove the tree and was unsuccessful in trying to contact anyone from the Road Department. Judge Callaham stated he would look into getting another contact person available when the Road Foreman is away.

ADJOURNMENT

Upon a motion by Magistrate Mills, seconded by Magistrate Slone the motion to adjourn was called at 5:29 p.m.


Rhonda S. Quillen, County Court Recorder

AGENDA

MARTIN COUNTY "REGULAR" FISCAL COURT MEETING

JULY 24TH, 2014

5:00 pm

1. OPENING OF THE COURT
2. ACCEPTING MINUTES OF LAST COURT MEETING 6-26-14
3. WATER BOARD APPOINTMENT – BOWIE CLARK
4. ADOPTIING COUNTY ROAD (RUSSELL WILLIAMSON LANE)
5. SURPLUS PROPERTY BID
6. COAL SEVERANCE RESOLUTIONS (3)
7. MARTIN COUNTY HEALTH DEPARTMENT PROPERTY
8. ANIMAL SHELTER
9. FINANCIALS
10. ADJOURN

Martin County Fiscal Court Regular Meeting
February 27, 2014

CALLED TO ORDER

The meeting was called to order at 5:00 p.m. by Judge Executive Kelly Callahan. All Magistrates were present. Glen Maynard was present for District #1, Gary Hunt District #2, Darrell Mills District #3, John Harmon District #4 and Victor Slone District #5. Assistant County Attorney Lynette Muncy was also present and led prayer.

ACCEPTING OF MINUTES OF LAST COURT MEETING

Upon a motion by Magistrate Slone, seconded by Magistrate Mills, it was a unanimous vote to approve the minutes from the previous meeting on January 30, 2014.

RURAL MUNICIPAL AID (STATE HIGHWAY)

Brittany Ball with the KY Transportation Cabinet District #12 Office in Pikeville presented the court with the recommended rural secondary roads improvement program for 2014-2015 fiscal year. The anticipated allotment is \$1,049,432.00 which includes \$468,500.00 for maintenance and traffic, \$3,862.00 for County Judge Executive Expenses and \$93,912.00 for the flex fund. The program, including a map with all rural secondary roads highlighted and a prioritized guardrail list, is attached herein. The top four guardrails listed are projects within the county. The remaining are areas that warrant guardrails. Each is proposed to be 3/10 to 1/2 mile.

Magistrate Harmon expressed a need for approximately 500 ft of guardrail on Rt 1714 at the Buckcreek tunnel due to concern for buses traveling that section of the road. Magistrate Maynard also expressed a need for guardrail in sections of Turkey Creek. Magistrate Mills took the opportunity to discuss measures that need to be taken on Rt 1884 in a curve near the state garage which repeatedly freezes over due to water flow from a nearby driveway. Mills suggested possibly installing a grated pipe to prevent the flow of water.

Judge Callahan asked if the state bid price was available for blacktop at this time. Brittany Ball indicated that the price was close to the same as last year's which was \$93,000.

WATER BOARD MEMBER RE-APPOINTMENT

Upon a motion by Magistrate Harmon, seconded by Magistrate Slone it was unanimously approved to re-appoint Greg Cornett & Bill Harvey to the water board.

2012 UNMINED COAL SHERIFF SETTLEMENT APPROVAL

Sue Maynard submitted to the court the Unmined Coal Settlement for 2012. Magistrate Slone made the motion to accept the settlement. Magistrate Harmon seconded the motion and the motion was unanimously approved. Also, a motion was made to approve Sue's invoice. The

motion to pay the invoice was made by Magistrate Harmon, seconded by Magistrate Mills and unanimously approved.

CLASS ACTION LAWSUIT (BANK OF AMERICA)

Assistant County Attorney, Lynnette Muncy, explained that she and County Attorney Kennis Maynard would like Martin County to join the surrounding counties in being a part of the class action lawsuit against Bank of America. The motion to become a part of the class action suit was made by Magistrate Harmon, seconded by Magistrate Slone and approved unanimously.

CLERK'S CHECK FOR EXCESS FEE'S

County Clerk, Carol Sue Mills, presented the court with a check for excess fees for 2013 in the amount of \$26,000.00. Judge Callaham and all Magistrates thanked Mrs. Mills and commended her on the excellent job she does as Martin County Clerk.

EXECUTIVE SESSION – PERSONNEL ISSUES

A motion was made by Magistrate Harmon at 5:10 pm to go in executive session per Judge Callaham's request. The motion was seconded by Magistrate Slone and was approved with a unanimous vote. Executive Session ended at 5:55 pm upon a motion made by Magistrate Maynard, seconded by Magistrate Mills and unanimously approved. Per Judge Callaham no action was taken.

APPROPRIATION TRANSFER LIST

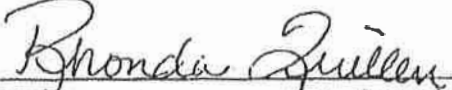
Upon a motion by Magistrate Harmon, seconded by Magistrate Mills, it was a unanimous vote to approve the appropriation transfer list.

CLAIMS LIST

Upon a motion by Magistrate Harmon, seconded by Magistrate Mills it was a unanimous vote to approve the claims list.

ADJOURNMENT

Upon a motion by Magistrate Slone, seconded by Magistrate Harmon and unanimously approved, the motion to adjourn was called at 5:58 p.m.


Rhonda S. Quillen, County Court Recorder

AGENDA

MARTIN COUNTY "REGULAR" FISCAL COURT MEETING

FEBRUARY 27TH, 2014

5:00 pm

1. OPENING OF THE COURT
2. ACCEPTING MINUTES OF LAST COURT MEETING (1-30-14)
3. RURAL MUNICIPAL AID (STATE HIGHWAY)
4. RE-APPOINTMENT (WATER BOARD)
5. 2012 UMC COUNTY SETTLEMENT APPROVAL
6. CLASS ACTION LAWSUITS. (BANK OF AMERICA)
7. CLERK (CHECK FOR EXCESS FEE'S)
8. FINANCIALS
9. ADJOURN

FIS COURT ORDER BOOK: 30
P. 425
Date: 5-4-11

AGENDA

MARTIN COUNTY "REGULAR" FISCAL COURT MEETING
APRIL 28, 2011
5:00 P.M.

1. OPENING OF THE COURT
2. ACCEPTING MINUTES OF LAST COURT MEETING
3. EXTENSION DISTRICT BOARD BUDGET
4. CO OP AGREEMENT KY TRANSPORTATION
5. BID 2 BRIDGES - POPULAR FORK-CEDAR LANE
6. WATER BOARD APPOINTMENT
7. BLACKTOP :
8. FINANCIALS
9. ADJOURN

Martin County Fiscal Court Regular Meeting- April 28th 2011

Called to Order

The meeting was called to order at 5:01 pm by the County Judge Executive Kelly Callaham, and prayer was said by Rex Endicott. All magistrates were present, Victor Slone, Glen Maynard, Gary Hunt, John Harmon and Darrell Mills. Our County Attorney Kennis Maynard was also present.

Approval of Minutes

The approval for the minutes from the March Meeting were approved in the form of a motion by Magistrate Darrell Mills and seconded by Magistrate Glen Maynard. The vote was 4-1. John Harmon abstained; he was not present at the March Meeting.

Rescue Squad- Property Request

Rex Endicott came before the Court and explained the location of the property. It is located on Rt. 645 between Rt. 3 and KY Rt. 40. County Attorney Kennis Maynard stated he would like to see the paperwork before anyone signs any papers. The County Judge Executive Kelly Callaham asked Rex if he had signatures of the property owners as requested by the state. He stated that he had the signatures. County Attorney Kennis Maynard said he needed the eight copies of the surveys. Rex said that Bocoock Engineering has the copies. Kennis Maynard stated that he needed to review the copies. On the application there were eight sets of plans and eight copies of the land surveyors plat maps showing the property lines. The Judge Executive requested a motion for approval upon pending that the County Attorney reviewed the surveys and maps. This motion for approval of the application was made by Magistrate John Harmon, seconded by Magistrate Victor Slone and the motion carried.

Discussion- Helicopter Pad at Lovely

Magistrate John Harmon suggested that the County do some research on the property at Lovely that was Ronnie Sexton's property which is now owned by the County. This property would be an excellent location for a helicopter pad stated Magistrate John Harmon. The County Judge Executive stated that they have had this discussion for years. Magistrate Glen Maynard stated that he agreed with the need of a helicopter pad. However, this location would also make an excellent spot for a soccer field. Magistrate Victor Slone said that Health Net came to the County and viewed different sites and they agreed that the Lovely Location would be the best place to put a landing area. County Attorney Kennis Maynard suggested they contact Health Net, and Magistrate John Harmon said Terry Fraley had already said that they had chosen that location. Magistrate Glen Maynard stated that the Inez area needed one also. John Harmon asked Magistrate Victor Slone if he would assist him in contacting Health Net and he agreed that he would.

Extension District Board Budget

They have to present their budget each year and request that the members of the Fiscal Court accept it, so this was accepted upon a motion by Magistrate Victor Slone and seconded by Magistrate John Harmon. The motion carried. County Attorney Kennis Maynard stated that all

4/27

the other Boards have been informed they also need to present their budget to the Court before they are issued any funds from the Court, according to state law.

Co-Op Agreement and Resolution

Judge Executive Kelly Callahan read the resolution adopting and approving the execution of a County Road aid Co-Op Program between the Fiscal Court and the Commonwealth of Kentucky Transportation Cabinet, Department of Rural and Municipal Aid for the fiscal year beginning July 1st, 2011. The resolution was approved upon a motion by Magistrate John Harmon and seconded by Magistrate Gary Hunt. The motion carried.

Bids on 2 Bridges

The County Judge Executive explained the state has a bridge replacement program and our County receives 80,000 dollars. It is an 80-20 replacement which is funds for this year. They will issue another 80,000 dollars after July 1st. The 2 bridges are on Popular Fork and Cedar Lane. One is in district 3 and the other is in district 5. A motion was made to approve the bid procedure for the 2 bridges. Motion by Magistrate Victor Slone and seconded by Magistrate Darrell Mills. The motion carried.

Water Board Appointment

The County Judge Executive recommended Bill Harvey to be appointed to the Martin County Water Board due to the resignation from Kevin Davis. The appointment was approved upon a motion by Magistrate Glen Maynard and seconded by Magistrate Gary Hunt. The motion carried.

Discussion- Blacktop

The County Judge Executive explained to the Court, they have instruction sheets in their packets- 81,000 per District- 2 miles at a 1 1/2 in. and a mile 1/2 at 2 in. it is required to have a county road number, he needs the information by Friday May 6th. Magistrate Victor Slone stated the road had to be paved and the Judge states it is resurfacing.

Appropriation

The County Judge Executive requested approval of the appropriation transfer list. This was approved in the form of a motion by Magistrate Gary Hunt and seconded by Magistrate Darrell Mills. The motion carried.

Claims List

The County Judge Executive requested approval to pay the Claims List, and also enclosed with the list was payment for all of the expenses of the May Primary Election. These were approved in the form of a motion by Magistrate Gary Hunt and seconded by Magistrate Darrell Mills. The motion carried.

Adjournment

Adjournment was called at 5:20 pm upon a motion by Magistrate John Harmon and seconded by Magistrate Glen Maynard. The motion carried to adjourn the meeting.

AGENDA
MARTIN COUNTY "SPECIAL" COURT MEETING
AUGUST 13, 2009
5:00 P.M.

1. OPENING OF THE COURT
2. WATER BOARD APPOINTMENT
3. COAL SEVERANCE RESOLUTION
4. ROAD PLAN
5. OPENING BID
6. APPROVE SUE MAYNARD
7. FINANCIALS
8. ADJOURN

SJS

FIS. COURT ORDER BOOK: 25

PAGE NUMBER: 505

DATE: 8-17-09

MARTIN COUNTY SPECIAL COURT MEETING

AUGUST 13, 2009

OPENING OF COURT

Judge Kelly Callaham called the meeting to order at 5:05 PM, and those in attendance were Assistant County Attorney Lynette Muncy, and Magistrates: Glen Maynard, Gary Hunt, Gretta Ward, Sam Whitt, and Victor Slone. Court Recorder Tonya L. Mills was present to record the minute of the meeting. Victor Slone led prayer at the beginning of the meeting.

WATER BOARD APPOINTMENT

Judge Callaham recommended for the Court to approve the appointment of AJ Haney to serve on the Martin County Water District Board to fill the unexpired term of Greg Scott to expire 12-31-10. Glen Maynard made the motion to approve this recommendation. Sam Whitt seconded the motion, and the motion carried with a unanimous vote.

COAL SEVERANCE RESOLUTION

Court Recorder Mills read the Resolution of the Martin County Fiscal Court authorizing the filing of a Kentucky Local Government Economic Development Fund Project Proposal/Grant Application for up to \$1,389,945.00 in Local Government Economic Development Fund for the Water District Improvement project. Judge Callaham stated that the project is for a new 500,000 gallon tank on Buck Creek which is the key to the whole water system. Judge Callaham stated the County has been trying to acquire funding for this tank for several years because of the importance of the project, and he is looking forward to having the new tank. Sam Whitt made the motion to approve the Resolution. Victor Slone seconded the motion, and the motion carried with a unanimous vote. The Resolution and the Preliminary Project Cost Estimate Sheet can be found recorded with the minutes of this meeting.

ROAD PLAN RESOLUTION

Court Recorder Mills read the Resolution whereas the Martin County Fiscal Court is responsible for the acquisition and maintenance of county roads designated as such in Martin County, and the Appendix for this Resolution is Old RT 3 Lane. Judge Callaham stated that the documents to accept the road and the advertisement of the road have been completed. Glen Maynard made the motion to accept the Resolution. Victor Slone seconded the motion, and the motion carried with a unanimous vote. The Resolution can be found recorded with the minutes of this meeting.

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OPENING OF BIDS

Pile Driving

Judge Callaham opened the following bids for the pile driving for the road project:

1. Pinkerton Drilling-Catlettsburg, KY
Drilling and setting Railroad Rail-\$16.95 per foot
Installing Guardrail per 13.5 ft pieces-\$54.00
2. Hinkle's Sand and Gravel-Tomahawk, KY
Drilling and placing Railroad Rail-\$16.50 per foot
Guardrail installation per 13.5 ft pieces-\$52.50

Victor Slone asked about the acceptance of either bid due to the time constraints on the project, or allowing some of the places to be repaired to be done by each company. Judge Callaham stated that until the list of places are compiled, he has no idea of how many places need to be repaired so he can not tell the companies what project they would be assigned to complete.

Gretta Ward made the motion to accept the low bid. Sam Whitt seconded the motion, and the motion carried with a unanimous vote. Gary Hunt stated that he voted yes only if a time limit is placed on the company once the determination is made on the number of projects to be completed. Judge Callaham stated that a time limit would be given.

Paving

1. Appalachian Paving and Aggregate-Asphalt Paving \$67.00 per ton
2. Mountain Enterprises
Class 2 Asphalt Surface-\$66.30 per ton
Class 2 Asphalt Binder-\$66.00 per ton
Class 2 Asphalt Base-\$65.80 per ton

Sam Whitt made the motion to accept the low bid from Mountain Enterprises. Glen R. Maynard seconded the motion, and the motion carried with a unanimous vote.

More discussion followed concerning the acceptance of the bid for the pile driving, but Judge Callaham advised the Court to accept the bid was accepted. He continued by saying that if a problem arises with the projects being completed, then the Court can accept bids again.

APPROVE SUE MAYNARD

Sam Whitt made the motion to approve for Sue Maynard to be hired to complete the Sheriff's tax settlement. Glen R. Maynard seconded the motion, and the motion carried with a unanimous vote.

APPROPRIATION TRANSFERS

Victor Slone made the motion to approve the appropriation transfers. Sam Whitt seconded the motion, and the motion carried with a unanimous vote. The transfers can be found recorded with the minutes of this meeting.

INVOICES APPROVED

Victor Slone made the motion to approve the payment of the claims submitted. Glen R. Maynard seconded the motion, and the motion carried with a unanimous vote. The list of claims can be found recorded with the minutes of this meeting.

ADJOURNMENT

Victor Slone made the motion to adjourn. Glen R. Maynard seconded the motion, and the motion carried with a unanimous vote. The time was 5:30 PM.

State of Kentucky, County of Martin, So.
I, Carol Sue Mills Martin County Clerk, do certify that the
foregoing instrument was on this day, lodged for record,
at 12:40 P, which together with this and the foregoing
certificate has been duly recorded in my office. Given
under my hand this 17 day of 8, 20 09
By Carol Sue Mills CAROL SUE MILLS, CLERK D.C.

EXHIBIT 2
2020 TRIAL
BALANCES

EXCEL TO BE FILED
SEPARATELY

Acct. #	Description	Unadjusted Bal.	Adjustment	Adjusted Bal.
1000	Checking Account-Operations	127,212.21	-	127,212.21
1005	Checking Account-Payroll	-	-	-
1010	Revenue Fund	-	-	-
1015	Revenue Fund EFT	24,079.13	-	24,079.13
1050	Cash on Hand	900	-	900
1200	Accounts Receivable	431,313.66	-	431,313.66
1210	Allowance for Doubtful Accounts	-84,000.00	-	-84,000.00
1220	Unbilled Accounts Receivable	62,058.00	-	62,058.00
1230	Accounts Receivable-Other	-	-	-
1250	Inventory	4,566.18	-	4,566.18
1270	Prepaid Expenses	9,049.61	-	9,049.61
1300	Land	214,713.83	-	214,713.83
1310	Water Supply & Distribution System	27,316,475.43	-	27,316,475.43
1320	Buildings	500,263.89	-	500,263.89
1330	Equipment & Furniture	6,398,523.47	-	6,398,523.47
1340	Vehicles & Trailers	307,473.65	-	307,473.65
1350	Construction Work in Progress	331,041.90	-	331,041.90
1360	Accumulated Depreciation	-17,142,379.38	-	-17,142,379.38
1400	Security Deposits	166,222.52	-	166,222.52
1405	Grant Fund	93.4	-	93.4
1410	Sinking Fund-RD	4,733.71	-	4,733.71
1415	Regions Sinking Fund	101,197.20	-	101,197.20
1417	KIA Sinking Fund	10,666.36	-	10,666.36
1419	KACO Sinking Fund	9,492.21	-	9,492.21
1420	Debt Service Surcharge Fund	1,916.72	-	1,916.72
1425	Mgmt Infrastructure Surcharge Fund	1,000.37	-	1,000.37
1430	Depreciation Fund	1,021.77	-	1,021.77
1650	Accrued Interest Receivable	2	-	2
1700	Def Outflow Resources-Pension	286,346.00	-151,387.00	134,959.00
2000	Accounts Payable	-1,215,464.03	-41,622.44	-1,257,086.47
2005	Sales Tax Payable	-1,709.86	-	-1,709.86
2006	School Tax Payable	-7,186.02	-	-7,186.02
2008	Accrued Wages Payable	-	-	-
2009	Accrued Vacation	-	-	-
2015	Accrued Payroll Taxes Payable	-	-	-
2016	Accrued Retirement Payable	-	-	-
2017	Accrued 401(k) Payable	-	-	-
2018	Accrued Health Insurance Payable	-	-	-
2019	Tax Collections Payable-Martin	-	-	-
2025	Note Payable-Tommy Auto Sales	-	-	-
2030	Long Term Debt-Current	-131,281.02	-	-131,281.02
2040	Accrued Interest Payable	-29,378.21	-	-29,378.21
2050	Customer Deposits	-74,445.00	-	-74,445.00
2500	Note Payable-KIA	-397,858.13	-	-397,858.13
2510	Lease Payable-KACO	-71,221.96	-	-71,221.96
2520	Bonds Payable-2015E Current	-1,765,000.00	-	-1,765,000.00
2600	Bonds Premium-2015E C/Refr	-22,363.00	-	-22,363.00
2605	A/Amort Bond Prem-2015E	4,246.14	-	4,246.14

2650	Net Pension Liability	-1,739,483.00	658,638.00	-1,080,845.00
2700	Long Term Debt-Current	131,281.02	-	131,281.02
2800	Other Inflow Resources-Pension	-93,003.00	-387,550.00	-480,553.00
3500	Retained Earnings	-14,168,809.07	-25,579.69	-14,194,388.76
4000	Water Sales-Residential	-1,767,224.68	-	-1,767,224.68
4001	Water Sales-Commercial	-287,165.93	-	-287,165.93
4002	Water Sales-Public Authorities	-91,957.89	-	-91,957.89
4005	Bulk Water Sales	-35	-	-35
4015	Connection Fees	-22,872.02	-	-22,872.02
4025	Late Charge Fees	-13,416.19	-	-13,416.19
4030	Reconnect/NSF Check/Other Fees	-20,143.81	-	-20,143.81
4035	Debt Service Charge	-107,436.10	-	-107,436.10
4040	Management Infrastructure Surcharge	-193,180.40	-	-193,180.40
4100	(Gain) Loss on Sale of Assets	5,236.93	-	5,236.93
4105	Capital Contributions	-331,046.00	-	-331,046.00
4110	Interest Income	-386.24	-	-386.24
4150	Miscellaneous Income	-120,185.45	105,874.22	-14,311.23
5004	Salaries and Wages	-	-	-
5005	Employee Benefits	55,995.84	-175,696.84	-119,701.00
5006	Payroll Taxes	-	-	-
6005	Management & Ops Contract	1,973,346.92	11,692.00	1,985,038.92
6020	Utilities	320,969.49	-	320,969.49
6021	Chemicals	-	-	-
6022	Materials & Supplies	-	-	-
6023	Contractual Services	-	-	-
6025	Insurance	41,368.36	7,031.75	48,400.11
6030	Repairs & Maintenance	6,510.60	-	6,510.60
6040	Outside Services	6,831.00	-	6,831.00
6050	Legal	8,375.00	-1,400.00	6,975.00
6055	Accounting	25,000.00	-	25,000.00
6065	Bad Debt	118,530.23	-	118,530.23
6070	Bond Trustee Fees	450	-	450
6075	Dues & Subscriptions	3,700.00	-	3,700.00
6080	Office Expense	3,339.22	-	3,339.22
6082	Rent Expense	9,052.51	-	9,052.51
6083	Transportation Expense	-	-	-
6087	Regulatory Assessment Fees	5,982.94	-	5,982.94
6090	Miscellaneous Expense	1,094.15	-	1,094.15
6100	Interest Expense	80,982.20	-	80,982.20
6200	Amortization	-765.02	-	-765.02
6300	Depreciation	786,740.64	-	786,740.64
9999	Rounding Account	-	-	-

EXHIBIT 2a
2020 AUDIT
ADJUSTMENTS

Attachment 2a

Adjusting Journal Entries
for the period ended December 31, 2020

count #	Account Name / Description	Debits	Credits
'31/2020			AJE 1
50	Miscellaneous Income	34,788.39	
30	Accounts Payable		34,788.39
	Record additional accounts payable		
'31/2020			AJE 2
25	Insurance	4,758.00	
25	Insurance	2,273.75	
30	Accounts Payable		7,031.75
	Accrue 2020 commercial property and vehicle insurance due to AWR		
'31/2020			AJE 3
30	Accounts Payable	4,036.39	
30	Accounts Payable	7,853.31	
50	Miscellaneous Income		11,889.70
	AWR forgiveness of the District Vacation Liability originally billed to MCW by AWR		
'31/2020			AJE 4
35	Management & Ops Contract	11,692.00	
30	Accounts Payable		11,692.00
	Accrue 2020 repair cap overage due to AWR		
'31/2020			AJE 5
50	Miscellaneous Income	1,400.00	
50	Legal		1,400.00
	Correct voided check credited to misc income		
'31/2020			AJE 6
50	Miscellaneous Income	81,575.53	
30	Retained Earnings		81,575.53
	Record customer deposits correction as a prior period adjustment		
'31/2020			AJE 7
30	Retained Earnings	55,995.84	
35	Employee Benefits		55,995.84

count #	Account Name / Description	Debits	Credits
	Record employee benefits payout as a prior period adjustment		
'31/2020		AJE 8	
00	Def Outflow Resources-Pension		151,387.00
00	Other Inflow Resources-Pension		387,550.00
50	Net Pension Liability	658,638.00	
05	Employee Benefits		119,701.00
	Adjust pension liability		
	Totals	863,011.21	863,011.21

EXHIBIT 3a
SCHEDULE OF
ADJUSTED
OPERATIONS

EXCEL TO BE FILED
SEPARATELY

SCHEDULE OF ADJUSTED OPERATIONS

Martin County Water District

TYE 12/31/2020

<u>Operating Revenues</u>	Test Year	Adjustment	Ref.	Pro Forma
Sales of Water				
Metered Water Sales	\$ 2,146,384.00			\$ 2,146,384.00
Total Sales of Water	<u>\$ 2,146,384.00</u>			<u>\$ 2,146,384.00</u>
Other Water Revenues				
Forfeited Discounts	\$ 13,416.00			\$ 13,416.00
Miscellaneous Service Revenues	\$ 43,016.00	\$ (22,872.00)	A	\$ 20,144.00
Other Water Revenues	\$ 300,616.00	\$ (107,436.00)	B	\$ 193,180.00
Total Other Water Revenues	<u>\$ 357,048.00</u>	<u>\$ (130,308.00)</u>		<u>\$ 226,740.00</u>
<u>Total Operating Revenues</u>	<u>\$ 2,503,432.00</u>			<u>\$ 2,373,124.00</u>
<u>Operating Expenses</u>				
Operation and Maintenance Expenses				
Employee Pensions and Benefits	\$ 119,701.00	\$ (119,701.00)	C	\$ -
Purchased Power	\$ 320,969.00			\$ 320,969.00
Materials and Supplies	\$ 6,511.00			\$ 6,511.00
Contractual Services	\$ 2,017,014.00		E	\$ 2,017,014.00
Water Testing	\$ 6,831.00		D	\$ 6,831.00
Rents	\$ 9,053.00			\$ 9,053.00
Insurance	\$ 48,400.00			\$ 48,400.00
Regulatory Commission Expenses	\$ 5,983.00			\$ 5,983.00
Bad Debt Expense	\$ 118,530.00			\$ 118,530.00
Miscellaneous Expenses	\$ 8,132.00			\$ 8,132.00
Total Operation and Maintenance Expenses	\$ 2,661,124.00	\$ (119,701.00)		\$ 2,541,423.00
Depreciation Expense	\$ 786,741.00			\$ 786,741.00
<u>Total Operating Expenses</u>	<u>\$ 3,447,865.00</u>	<u>\$ (119,701.00)</u>		<u>\$ 3,328,164.00</u>
<u>NET UTILITY OPERATING INCOME</u>	<u>\$ (944,433.00)</u>	<u>\$ (250,009.00)</u>		<u>\$ (955,040.00)</u>

REVENUE REQUIREMENTS

Pro Forma Operating Expenses	\$ 3,328,164.00	
Plus: Avg. Annual Principal and Interest Payments	F \$ 207,376.00	
Additional Working Capital	F \$ 42,491.00	
Total Revenue Requirement	<u>\$ 3,578,031.00</u>	
Less: Other Operating Revenue	\$ (226,740.00)	
Revenue Required From Retail Rates	\$ 3,351,291.00	
Less: Revenue from Sales at Present Rates	\$ 2,146,384.00	
Required Revenue Increase	<u>\$ 1,204,907.00</u>	
Percent Increase	<table border="1"><tr><td style="text-align: center;">56%</td></tr></table>	56%
56%		

EXHIBIT 3d1
INVOICES
LEGAL SERVICES



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ADMITTED IN KY AND WV

Martin County Water District
373 East Main Street, Suite 140
Inez, KY 41224

January 31, 2020

Matter No. 4004-12
Rate Increase – PSC Case No. 2018-00017

Fees:			Hours
01/14/2020	BC	Preparation and review of monthly PSC filing	1.0
01/29/2020	BC	Review Management & Infrastructure Plan	1.0
			Hours: 2.0
			Total Fees: \$250.00

Billing Summary

Previous balance	\$8,473.62
Payments & adjustments	\$0.00
Current fees & expenses	\$250.00
Total now due	\$8,723.62



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ADMITTED IN KY AND WV

Martin County Water District
373 East Main Street, Suite 140
Inez, KY 41224

January 31, 2020

Matter No. 4004-15
Miscellaneous

Fees:			Hours
01/16/2020	BC	Attending water Board meeting	1.0
		Hours:	1.0
		Total Fees:	\$125.00

Billing Summary

Previous balance	\$187.50
Payments & adjustments	\$0.00
Current fees & expenses	\$125.00
Total now due	\$312.50



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ADMITTED IN KY AND WV

Martin County Water District
373 East Main Street, Suite 140
Inez, KY 41224

January 31, 2020

Matter No. 4004-16
PSC Case No. 2019-00404 – Board Vacancies

Fees:	Hours
01/27/2020 BC Review PSC Order	.2
	Hours: .2
	Total Fees: \$25.00

Payment:

Billing Summary

Previous balance	\$25.00
Payments & adjustments	\$0.00
Current fees & expenses	\$25.00
Total now due	\$50.00



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ADMITTED IN KY AND WV

Martin County Water District
373 East Main Street, Suite 140
Inez, KY 41224

February 29, 2020

Matter No. 4004-15
Miscellaneous

Fees:	Hours
02/15/2020 BC Attend Board meeting	1.0
	Hours: 1.0
	Total Fees: \$125.00

Payment:	
02/20/2020 Payment	\$187.50

Billing Summary

Previous balance	\$187.50
Payments & adjustments	\$187.50
Current fees & expenses	\$125.00
Total now due	\$125.00



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ADMITTED IN KY AND WV

Martin County Water District
373 East Main Street, Suite 140
Inez, KY 41224

April 30, 2020

Matter No. 4004-12
Rate Increase – PSC Case No. 2018-00017

Fees:

04/08/2020	BC	Preparation of filing quarterly compliance with PSC	1.0
04/14/2020	BC	Preparation of filing with Infrastructure Plan; Review of Infrastructure Plan	1.5
		Hours:	2.5
		Total Fees:	\$312.50

Payment:

04/17/2020	Payment	\$125.00
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Billing Summary

Previous balance	\$8,006.82
Payments & adjustments	\$125.00
Current fees & expenses	\$312.50
Total now due	\$8,194.32



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ADMITTED IN KY AND WV

Martin County Water District
373 East Main Street, Suite 140
Inez, KY 41224

April 30, 2020

Matter No. 4004-15
Miscellaneous

Fees:			Hours
04/02/2020	BC	Participate in Zoom conference to troubleshoot for meeting; Review Board packet for upcoming meeting	1.5
04/06/2020	BC	Participate in meeting via Zoom	1.0
04/09/2020	BC	Review contract with Alliance regarding insurance coverage	1.0
04/20/2020	BC	Review letter from Mary Cromer; Research issue of special meetings & agenda; Letter to client & Alliance	2.0
04/27/2020	BC	Review meeting packet	1.0
04/28/2020	BC	Attending meeting	1.0
			Hours: 7.5
Total Fees:			\$937.50



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ADMITTED IN KY AND WV

Martin County Water District
373 East Main Street, Suite 140
Inez, KY 41224

May 31, 2020

Matter No. 4004-12
Rate Increase – PSC Case No. 2018-00017

Fees:

05/20/2020	BC	Schedule meeting with PSC; Phone conference with Jimmy Kerr	.5
05/22/2020	BC	Review filings for meeting with PSC; Online meeting	1.0
		Hours:	1.5
		Total Fees:	\$187.50

Billing Summary

Previous balance	\$8,194.32
Payments & adjustments	\$0.00
Current fees & expenses	\$187.50
Total now due	\$8,381.82



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ADMITTED IN KY AND WV

Martin County Water District
373 East Main Street, Suite 140
Inez, KY 41224

May 31, 2020

Matter No. 4004-15
Miscellaneous

Fees:			Hours
05/26/2020	BC	Review meeting materials	.5
05/26/2020	BC	Attend last part of meeting	.5
		Hours:	1.0
		Total Fees:	\$125.00

Billing Summary

Previous balance	\$937.50
Payments & adjustments	\$0.00
Current fees & expenses	\$125.00
Total now due	\$1,062.50



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ADMITTED IN KY AND WV

Martin County Water District
373 East Main Street, Suite 140
Inez, KY 41224

June 30, 2020

Matter No. 4004-12
Rate Increase – PSC Case No. 2018-00017

Fees:

06/01/2020	BC	Review PSC Order & email exchange with Nancy	.4
06/15/2020	BC	Review PSC filings & docs sent by PSC	1.5
06/16/2020	BC	Zoom hearing	4.5
06/22/2020	BC	Preparation of Motion for Extension of Time with Affidavit	1.0
		Hours:	7.4
		Total Fees:	\$925.00

Billing Summary

Previous balance	\$8,381.82
Payments & adjustments	\$0.00
Current fees & expenses	\$925.00
Total now due	\$9,306.82



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ADMITTED IN KY AND WV

Martin County Water District
373 East Main Street, Suite 140
Inez, KY 41224

June 30, 2020

Matter No. 4004-15
Miscellaneous

Fees:			Hours
06/23/2020	BC	Review Board packets	1.0
06/23/2020	BC	Attending Board meeting	2.0
			Hours: 3.0
			Total Fees: \$375.00

Billing Summary

Previous balance	\$1,062.50
Payments & adjustments	\$0.00
Current fees & expenses	\$375.00
Total now due	\$1,437.50



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ADMITTED IN KY AND WV

Martin County Water District
373 East Main Street, Suite 140
Inez, KY 41224

July 31, 2020

Matter No. 4004-12
Rate Increase – PSC Case No. 2018-00017

Fees:

07/09/2020	BC	Review PSC filing by Evans Hardware & info submitted by Alliance	1.2
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07/14/2020	BC	Preparation of quarterly filing with PSC	1.0
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Hours: 2.2

Total Fees: \$275.00

Payment:

07/06/2020	Payment	\$312.50
07/24/2020	Payment	\$187.50

Billing Summary

Previous balance	\$9,306.82
Payments & adjustments	\$500.00
Current fees & expenses	\$275.00
Total now due	\$9,081.82



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ADMITTED IN KY AND WV

Martin County Water District
373 East Main Street, Suite 140
Inez, KY 41224

July 31, 2020

Matter No. 4004-15
Miscellaneous

Fees:			Hours
07/16/2020	BC	Review draft amendment to agreement; email to Alliance counsel; Phone conference with Mike Tolles	1.5
07/24/2020	BC	Review Contract amendment; Letter to PSC; Letter to local Board of Commissioners	1.4
07/27/2020	BC	Phone conference with Mike Tolles with Alliance re: Contract amendments	.4
07/28/2020	BC	Review Contract proposed amendments & Board package; Attend meeting	2.4
			Hours: 5.7
			Total Fees: \$712.50

Payment:

07/06/2020	Payment	\$937.50
07/24/2020	Payment	\$125.00

Billing Summary

Previous balance	\$1,437.50
Payments & adjustments	\$1,062.50
Current fees & expenses	\$712.50
Total now due	\$1,087.50



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ADMITTED IN KY AND WV

Martin County Water District
373 East Main Street, Suite 140
Inez, KY 41224

July 31, 2020

Matter No. 4004-17
PSC Case No. 2020-00154 – Monitoring Case

Fees:

07/22/2020	BC	Review Order of PSC opening new case and new directives; Set up file & calendar recurring Deadlines	2.0
07/27/2020	BC	Preparation of Notice of Filing Board Packets; Preparation of Written Request for Electronic Transmissions; Preparation of cover letters	1.0
07/27/2020	BC	Preparation of Notice of Filing Amendment to Alliance Contract with cover letter	.3
		Hours:	3.3
		Total Fees:	\$412.50

Billing Summary

Previous balance	\$0.00
Payments & adjustments	\$0.00
Current fees & expenses	\$412.50
Total now due	\$412.50



BRIAN CUMBO

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ADMITTED IN KY AND WV

Martin County Water District
373 East Main Street, Suite 140
Inez, KY 41224

August 31, 2020

Matter No. 4004-15
Miscellaneous

Fees:

Hours

08/11/2020	BC	Meeting with Craig & Melissa Phelps	1.0
08/27/2020	BC	Phone conversation with Ann with Alliance	.4
08/28/2020	BC	Phone conversation with Jimmy Kerr	.3

Hours: 1.7

Total Fees: \$212.50

Payment:

08/06/2020	Payment	\$375.00
------------	---------	----------

Billing Summary

Previous balance	\$1,087.50
Payments & adjustments	\$375.00
Current fees & expenses	\$212.50
Total now due	\$925.00



BRIAN CUMBO

ATTORNEY AT LAW

86 W. Main St., Suite 100
P.O. Box 1844
Inez, KY 41224
(606) 298-0428
FAX: (606) 298-0316
cumbolaw@cumbolaw.com

ADMITTED IN KY AND WV

Martin County Water District
373 East Main Street, Suite 140
Inez, KY 41224

August 31, 2020

Matter No. 4004-17
PSC Case No. 2020-00154 – Monitoring Case

Fees:

08/12/2020	BC	Preparation of Supplemental filing with PSC	.8
08/21/2020	BC	Preparation of Notice of Filing Board Packets; Letter to PSC	1.0
08/25/2020	BC	Review Board packets; Attend Board meeting via Zoom	1.8
		Hours:	3.6
		Total Fees:	\$450.00

Billing Summary

Previous balance	\$412.50
Payments & adjustments	\$0.00
Current fees & expenses	\$450.00
Total now due	\$862.50



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ADMITTED IN KY AND WV

Martin County Water District
373 East Main Street, Suite 140
Inez, KY 41224

September 30, 2020

Matter No. 4004-15
Miscellaneous

Fees:	Hours
09/24/2020 BC Attend Board Meeting	.6
Hours:	.6
Total Fees:	\$75.00

Billing Summary

Previous balance	\$925.00
Payments & adjustments	\$0.00
Current fees & expenses	\$75.00
Total now due	\$1,000.00



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ADMITTED IN KY AND WV

Martin County Water District
373 East Main Street, Suite 140
Inez, KY 41224

September 30, 2020

Matter No. 4004-17
PSC Case No. 2020-00154 – Monitoring Case

Fees:

09/14/2020	BC	Preparation of monthly report; Preparation of Motion to suspend reporting requirements	2.0
09/21/20	BC	Preparation of letter to PSC; Notice of Filing Board Meeting Packet	.5
09/29/2020	BC	Review Memo filed by PSC staff	.4
		Hours:	2.9
		Total Fees:	\$362.50

Billing Summary

Previous balance	\$862.50
Payments & adjustments	\$0.00
Current fees & expenses	\$362.50
Total now due	\$1,225.00



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ADMITTED IN KY AND WV

Martin County Water District
373 East Main Street, Suite 140
Inez, KY 41224

October 31, 2020

Matter No. 4004-15
Miscellaneous

Fees:			Hours
10/12/2020	BC	Phone conference with Lee Mueller	.3
10/13/2020	BC	Review email from Richard Young & Easement Agreement	.4
10/14/2020	BC	Zoom meeting with Craig & Jimmy regarding Richard Young email	.4
10/26/2020	BC	Review Board packet	1.0
			Hours: 2.1
			Total Fees: \$262.50
Payment:			
10/13/2020	Payment		\$712.50

Billing Summary

Previous balance	\$1,000.00
Payments & adjustments	\$712.50
Current fees & expenses	\$262.50
Total now due	\$550.00



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ADMITTED IN KY AND WV

Martin County Water District
373 East Main Street, Suite 140
Inez, KY 41224

October 31, 2020

Matter No. 4004-17
PSC Case No. 2020-00154 – Monitoring Case

Fees:

10/14/2020	BC	Preparation of quarterly filing with PSC & monthly filing with PSC	1.5
10/29/2020	BC	Preparation of filing revised Board packet; Review Memo filed by PSC staff	1.2
		Hours:	2.7
		Total Fees:	\$337.50

Payment:

10/13/2020	Payment	\$412.50
------------	---------	----------

Billing Summary

Previous balance	\$1,225.00
Payments & adjustments	\$412.50
Current fees & expenses	\$337.50
Total now due	\$1,150.00



BRIAN CUMBO

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ADMITTED IN KY AND WV

Martin County Water District
373 East Main Street, Suite 140
Inez, KY 41224

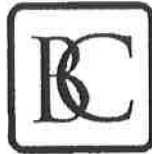
November 30, 2020

Matter No. 4004-15
Miscellaneous

Fees:			Hours
11/24/2020	BC	Review sewer proposals; Attend Board meeting	1.6
11/30/2020	BC	Telephone conference with Tony Sneed	.3
		Hours:	1.9
		Total Fees:	\$237.50
Payment:			
11/02/2020	Payment		\$212.50
11/09/2020	Payment		\$75.00

Billing Summary

Previous balance	\$550.00
Payments & adjustments	\$287.50
Current fees & expenses	\$237.50
Total now due	\$500.00



BRIAN CUMBO

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ADMITTED IN KY AND WV

Martin County Water District
373 East Main Street, Suite 140
Inez, KY 41224

November 30, 2020

Matter No. 4004-17
PSC Case No. 2020-00154 – Monitoring Case

Fees:

11/13/2020	BC	Preparation of Notice of Filing Evans Hardware Purchases with cover letter to PSC	1.0
11/24/2020	BC	Preparation of Notice of Filing board packets with cover letter to PSC	1.0
		Hours:	2.0
		Total Fees:	\$250.00

Payment:

11/02/2020	Payment	\$450.00
11/09/2020	Payment	\$362.50

Billing Summary

Previous balance	\$1,150.00
Payments & adjustments	\$812.50
Current fees & expenses	\$250.00
Total now due	\$587.50


EXHIBIT 3d2
INVOICES
WADE STABLES

Attachment 3d2

Wade Stables			11/24/2020			
Date	Type	Reference	Original Amt.	Balance Due	Discount	Payment
11/24/2020	Bill	64758	15,000.00	15,000.00		15,000.00
					Check Amount	15,000.00

Operations	2018 Audit & 2019 Audit	15,000.00
------------	-------------------------	-----------

SFMS00053-1
REORDER FROM YOUR LOCAL SAFEGUARD DISTRIBUTOR, IF UNKNOWN, CALL 800-523-2422
HGPK1N0010000 L06SF000303

 SAFEGUARD LITHO USA SFBL2M CK7508112M

Wade Stables 11/24/2020

Wade Stables P.C.
Certified Public Accountants
100 North Sixth Street
P.O. Box 796
Hannibal, MO 63401-0796

Phone: (573) 221-5998

Fax: (573) 221-2044

11/17/2020

Martin County Water District

Invoice: 64758

206 South Keene St

Client ID: 75446

Columbia, MO 65201

Date: 11/30/2020

Invoice due upon receipt

Please return copy of invoice with payment.

Amount enclosed \$ _____

For professional service rendered as follows:

2018 Audit work and report	7,500.00
2019 Audit work and report	7,500.00
New Charges:	<u><u>\$15,000.00</u></u>

Please contact us if you have questions about this invoice.

EXHIBIT 4
NON-RECURRING
CHARGES

Attachment 4

Martin County Water District Test Period Non-Recurring Charges

ADJUSTMENT	BILL XPRESS 1/1/2020-6/31/2020		INCODE (JULY THRU DECEMBER)	
	COUNT	TOTAL	COUNT	TOTAL
LATE CHARGE	2086	14833.03	0	0
METER PULL NON-PAY	155	6200	0	0
METER SET BACK (RESET)	94	3760	0	0
METER RE-SET FEE	7	280	0	0
METER SET FEE	28	1120	2	80
READ IN (SET, TEST, SHUT OFF)	20	905	0	0
RETURNED CHECK FEE	0	0	20	206
REPAIR MATERIAL - WATER	0	0	5	1476.48
TOTAL	2390	27098.03	27	1762.48

EXHIBIT 8a
CURRENT
BILLING
ANALYSIS

BILLING ANALYSIS WITH USAGE & PROPOSED RATES

Attachment 8a

Martin County Water District

SUMMARY

Meter Size	Gallons Sold	Revenue
5/8 inch	147,182,958	\$2,298,194.40
1 inch	3,207,200	\$41,794.06
1-1/2 inch	291,940	\$7,901.32
2 inch	7,280,310	\$111,410.96
3 inch	2,312,400	\$25,482.14
4 inch	5,144,000	\$54,599.40
Totals	165,418,808	\$2,539,382.28

Less Billing Adjustments	\$	(175,217.38)est
Test Period Proposed Revenue	\$	2,364,164.90
Proforma Test Period Proposed Rev	\$	2,539,382.28

5/8 INCH METERS

	USAGE	BILLS	GALLONS	FIRST 2,000	ALL OVER 2,000	TOTAL
FIRST	2,000	8004	32330607	32330607		32330607
ALL OVER	2,000	12418	41260872		41260872	41260872
TOTAL		20422	73591479	32330607	41260872	73591479

REVENUE PER RATE INCREMENT

		BILLS	GALLONS	RATE	BILLED AMOUNT
FIRST	2,000	20442	32330607	\$ 37.32	\$ 762,895.44
ALL OVER	2,000		41260872	\$ 9.36	\$ 386,201.76
TOTAL		20442	73591479		\$1,149,097.20

***Total for 12 months would be \$2,298,194.40**

1 INCH METERS

	USAGE	BILLS	GALLONS	FIRST 5,000	ALL OVER 5,000	TOTAL
FIRST	5,000	82	433570	433570		433570
ALL OVER	5,000	63	1170030		1170030	1170030
TOTAL		145	1603600	433570	1170030	1603600

REVENUE PER RATE INCREMENT

		BILLS	GALLONS	RATE	BILLED AMOUNT
FIRST	5,000	145	433570	\$ 68.59	\$ 9,945.55
ALL OVER	5,000		1170030	\$ 9.36	\$ 10,951.48
TOTAL		145	1603600		\$ 20,897.03

***Total for 12 months would be** **\$ 41,794.06**

1.5 INCH METERS

	USAGE	BILLS	GALLONS	FIRST 10,000	ALL OVER 10,000	TOTAL
FIRST	10,000	28	110750	110750		110750
ALL OVER	10,000	2	35220		35220	35220
TOTAL		30	145970	110750	35220	145970

REVENUE PER RATE INCREMENT

		BILLS	GALLONS	RATE	BILLED AMOUNT
FIRST	10,000	30	110750	\$ 120.70	\$ 3,621.00
ALL OVER	10,000		35220	\$ 9.36	\$ 329.66
TOTAL		30	145970		\$ 3,950.66

***Total for 12 months would be** **\$ 7,901.32**

2 INCH METERS

	USAGE	BILLS	GALLONS	FIRST 20,000	ALL OVER 20,000	TOTAL
FIRST	20,000	105	1365455	1365455		1365455
ALL OVER	20,000	48	2274700		2274700	2274700
TOTAL		153	3640155	1365455	2274700	3640155

REVENUE PER RATE INCREMENT

		BILLS	GALLONS	RATE	BILLED AMOUNT
FIRST	20,000	153	1365455	\$ 224.93	\$ 34,414.29
ALL OVER	20,000		2274700	\$ 9.36	\$ 21,291.19
TOTAL		153	3640155		\$ 55,705.48

***Total for 12 months would be** **\$ 111,410.96**

3 INCH METERS

	USAGE	BILLS	GALLONS	FIRST 30,000	ALL OVER 30,000	TOTAL
FIRST	30,000	17	429000	429000		429000
ALL OVER	30,000	7	727200	210000	517200	727200
TOTAL		24	1156200	639000	517200	1156200

REVENUE PER RATE INCREMENT

		BILLS	GALLONS	RATE	BILLED AMOUNT
FIRST	30,000	24	639000	\$ 329.17	\$ 7,900.08
ALL OVER	30,000		517200	\$ 9.36	\$ 4,840.99
TOTAL		24	1156200		\$ 12,741.07

***Total for 12 months would be** **\$ 25,482.14**

4 INCH METERS

	USAGE	BILLS	GALLONS	FIRST 50,000	ALL OVER 50,000	TOTAL
FIRST	50,000					0
ALL OVER	50,000	6	2572000		2572000	2572000
TOTAL		6	2572000	0	2572000	2572000

REVENUE PER RATE INCREMENT

		BILLS	GALLONS	RATE	BILLED AMOUNT
FIRST	50,000	6	0	\$ 537.63	\$ 3,225.78
ALL OVER	50,000	6	2572000	\$ 9.36	\$ 24,073.92
TOTAL		12	2572000		\$ 27,299.70

***Total for 12 months would
be**

\$ 54,599.40

EXHIBIT 8b
PROPOSED
BILLING
ANALYSIS

BILLING ANALYSIS WITH CURRENT USAGE & RATES

Attachment 8b

Martin County Water District

SUMMARY

Meter Size	Gallons Sold	Revenue
5/8 inch	147,182,958	\$2,057,913.18
1 inch	3,207,200	\$36,717.80
1-1/2 inch	291,940	\$6,635.80
2 inch	7,280,310	\$94,940.02
3 inch	2,312,400	\$21,640.16
4 inch	5,144,000	\$48,615.48
Totals	165,418,808	\$2,266,462.44

Less Billing Adjustments				<u>(168,105.15)</u>
Actual Test Period Billed Revenue	\$			2,266,462.44
Total Proforma Metered Water Sales	\$			2,434,567.59

5/8 INCH METERS

	USAGE	BILLS	GALLONS	FIRST 2,000	ALL OVER 2,000	TOTAL
FIRST	2,000	8004	32330607	32330607		32330607
ALL OVER	2,000	12418	41260872		41260872	41260872
TOTAL		20422	73591479	32330607	41260872	73591479

REVENUE PER RATE INCREMENT

	USAGE	BILLS	GALLONS	RATE	BILLED AMOUNT
FIRST	2,000	20442	32330607	\$ 33.32	\$ 681,127.44
ALL OVER	2,000		41260872	\$ 8.43	\$ 347,829.15
TOTAL		20442	73591479		\$ 1,028,956.59

***Total for 12 months would be \$2,057,913.18**

1 INCH METERS

	USAGE	BILLS	GALLONS	FIRST 5,000	ALL OVER 5,000	TOTAL
FIRST	5,000	82	433570	433570		433570
ALL OVER	5,000	63	1170030		1170030	1170030
TOTAL		145	1603600	433570	1170030	1603600

REVENUE PER RATE INCREMENT

	USAGE	BILLS	GALLONS	RATE	BILLED AMOUNT
FIRST	5,000	145	433570	\$ 58.59	\$ 8,495.55
ALL OVER	5,000		1170030	\$ 8.43	\$ 9,863.35
TOTAL		145	1603600		\$ 18,358.90

***Total for 12 months would be \$36,717.80**

1.5 INCH METERS

	USAGE	BILLS	GALLONS	FIRST 10,000	ALL OVER 10,000	TOTAL
FIRST	10,000	28	110750	110750		110750
ALL OVER	10,000	2	35220		35220	35220
TOTAL		30	145970	110750	35220	145970

REVENUE PER RATE INCREMENT

		BILLS	GALLONS	RATE	BILLED AMOUNT
FIRST	10,000	30	110750	\$ 100.70	\$ 3,021.00
ALL OVER	10,000		35220	\$ 8.43	\$ 296.90
TOTAL		30	145970		\$ 3,317.90

***Total for 12 months would be \$6,635.80**

2 INCH METERS

	USAGE	BILLS	GALLONS	FIRST 20,000	ALL OVER 20,000	TOTAL
FIRST	20,000	105	1365455	1365455		1365455
ALL OVER	20,000	48	2274700		2274700	2274700
TOTAL		153	3640155	1365455	2274700	3640155

REVENUE PER RATE INCREMENT

		BILLS	GALLONS	RATE	BILLED AMOUNT
FIRST	20,000	153	1365455	\$ 184.93	\$ 28,294.29
ALL OVER	20,000		2274700	\$ 8.43	\$ 19,175.72
TOTAL		153	3640155		\$ 47,470.01

***Total for 12 months would be \$94,940.02**

3 INCH METERS

	USAGE	BILLS	GALLONS	FIRST 30,000	ALL OVER 30,000	TOTAL
FIRST	30,000	17	429000	429000		429000
ALL OVER	30,000	7	727200	210000	517200	727200
TOTAL		24	1156200	639000	517200	1156200

REVENUE PER RATE INCREMENT

		BILLS	GALLONS	RATE	BILLED AMOUNT
FIRST	30,000	24	639000	\$ 269.17	\$ 6,460.08
ALL OVER	30,000		517200	\$ 8.43	\$ 4,360.00
TOTAL		24	1156200		\$ 10,820.08

***Total for 12 months would be \$21,640.16**

4 INCH METERS

	USAGE	BILLS	GALLONS	FIRST 50,000	ALL OVER 50,000	TOTAL
FIRST	50,000					0
ALL OVER	50,000	6	2572000		2572000	2572000
TOTAL		6	2572000	0	2572000	2572000

REVENUE PER RATE INCREMENT

		<u>BILLS</u>	<u>GALLONS</u>	<u>RATE</u>	<u>BILLED AMOUNT</u>
FIRST	50,000	6	0	\$ 437.63	\$ 2,625.78
ALL OVER	50,000	6	2572000	\$ 8.43	\$ 21,681.96
	TOTAL	12	2572000		\$ 24,307.74

***Total for 12 months would be \$48,615.48**

EXHIBIT 9a1
INCODE
DATA

3-30-2021 12:47 PM
 SERVICE CODE: 010-WATER
 RATE TABLES: Include: C1 , G1
 UST CLASSES: All

RATE TIER ANALYSIS REPORT
 RATE TABLE TOTALS

PAGE:
 DATE RANGE: 7/01/2020 THRU 7/31

Attachment 9a1

ABLE	DESCRIPTION	STEP QUANTITY	# BILLS	CONSUMPTION	TOTAL CHARGES	BASE CHARGES
10-C1	WATER - COMM 1"	5000	19	59,630	0.00	1,113.21
		99999999999	11	164,880	1,389.94	0.00
10-G1	WATER - GOV 1"	5000	5	12,300	0.00	292.95
		99999999999	1	51,900	437.52	0.00
*** REPORT GRAND TOTALS ***						
		5000	24	71,930	0.00	1,406.16
		99999999999	12	216,780	1,827.46	
TOTAL BILLS REPORTED:				24		

3-30-2021 12:29 PM
 SERVICE CODE: 010-WATER
 RATE TABLES: Include: C1 , G1
 UST CLASSES: All

RATE TIER ANALYSIS REPORT
 RATE TABLE TOTALS

PAGE:
 DATE RANGE: 8/01/2020 THRU 8/31

ABLE	DESCRIPTION	STEP QUANTITY	# BILLS	CONSUMPTION	TOTAL CHARGES	BASE CHARGES
10-C1	WATER - COMM 1"	5000	21	64,490	0.00	1,185.47
		9999999999	10	149,150	1,257.36	0.00
10-G1	WATER - GOV 1"	5000	5	10,150	0.00	292.95
		9999999999	2	38,700	326.24	0.00
		5000	26	74,640	0.00	1,478.42
		9999999999	12	187,850	1,583.60	
TOTAL BILLS REPORTED:				26		

*** REPORT GRAND TOTALS ***

3-30-2021 12:32 PM
 SERVICE CODE: 010-WATER
 RATE TABLES: Include: C1 , G1
 RUST CLASSES: All

RATE TIER ANALYSIS REPORT
 RATE TABLE TOTALS

PAGE:
 DATE RANGE: 9/01/2020 THRU 9/30,

ABLE	DESCRIPTION	STEP QUANTITY	# BILLS	CONSUMPTION	TOTAL CHARGES	BASE CHARGES
10-C1	WATER - COMM 1"	5000	20	59,340	0.00	1,171.80
		9999999999	9	88,750	748.16	0.00
10-G1	WATER - GOV 1"	5000	5	12,020	0.00	292.95
		9999999999	1	84,900	715.71	0.00
*** REPORT GRAND TOTALS ***						
		5000	25	71,360	0.00	1,464.75
		9999999999	10	173,650	1,463.87	
TOTAL BILLS REPORTED:				25		

3-30-2021 12:41 PM
 SERVICE CODE: 010-WATER
 RATE TABLES: Include: C1 , G1
 UST CLASSES: All

RATE TIER ANALYSIS REPORT
 RATE TABLE TOTALS

PAGE:
 DATE RANGE: 10/01/2020 THRU 10/31,

ABLE	DESCRIPTION	STEP QUANTITY	# BILLS	CONSUMPTION	TOTAL CHARGES	BASE CHARGES
10-C1	WATER - COMM 1"	5000	19	55,480	0.00	1,054.62
		9999999999	8	99,400	837.94	0.00
10-G1	WATER - GOV 1"	5000	5	15,000	0.00	292.95
		9999999999	2	122,710	1,034.44	0.00
*** REPORT GRAND TOTALS ***						
		5000	24	70,480	0.00	1,347.57
		9999999999	10	222,110	1,872.38	
TOTAL BILLS REPORTED:				24		

3-30-2021 12:44 PM
 SERVICE CODE: 010-WATER
 RATE TABLES: Include: C1 , G1
 RATE CLASSES: All

RATE TIER ANALYSIS REPORT
 RATE TABLE TOTALS

PAGE:
 DATE RANGE: 11/01/2020 THRU 11/30

ABLE	DESCRIPTION	STEP QUANTITY	# BILLS	CONSUMPTION	TOTAL CHARGES	BASE CHARGES
10-C1	WATER - COMM 1"	5000	18	63,550	0.00	1,054.62
		9999999999	9	112,560	948.88	0.00
10-G1	WATER - GOV 1"	5000	5	12,670	0.00	292.95
		9999999999	1	115,600	974.51	0.00
*** REPORT GRAND TOTALS ***						
		5000	23	76,220	0.00	1,347.57
		9999999999	10	228,160	1,923.39	
TOTAL BILLS REPORTED:				23		

03-30-2021 12:54 PM
 SERVICE CODE: 010-WATER
 RATE TABLES: Include: C1 , G1
 CUST CLASSES: All

RATE TIER ANALYSIS REPORT
 RATE TABLE TOTALS

DATE RANGE: 12/01/2020 THRU 12/31/2020

TABLE	DESCRIPTION	STEP QUANTITY	# BILLS	CONSUMPTION	TOTAL CHARGES	BASE CHARGES
010-C1	WATER - COMM 1"	5000	18	57,860	0.00	1,054.62
		9999999999	8	79,480	670.01	0.00
010-G1	WATER - GOV 1"	5000	5	11,080	0.00	292.95
		9999999999	1	62,000	522.66	0.00
*** REPORT GRAND TOTALS ***						
		5000	23	68,940	0.00	1,347.57
		9999999999	9	141,480	1,192.67	
TOTAL BILLS REPORTED:				23		

03-30-2021 12:57 PM
 SERVICE CODE: 010-WATER
 RATE TABLES: Include: C15, G15
 CUST CLASSES: All

RATE TIER ANALYSIS REPORT
 RATE TABLE TOTALS

DATE RANGE: 7/01/2020 THRU 7/31/2020

TABLE	DESCRIPTION	STEP QUANTITY	# BILLS	CONSUMPTION	TOTAL CHARGES	BASE CHARGES
010-C15	WATER - COMM 1.5"	10000	2	7,000	0.00	201.40
		9999999999	0	0	0.00	0.00
010-G15	WATER - GOV 1.5"	10000	3	13,900	0.00	302.10
		9999999999	1	1,700	14.33	0.00
*** REPORT GRAND TOTALS ***						
		10000	5	20,900	0.00	503.50
		9999999999	1	1,700	14.33	
TOTAL BILLS REPORTED:				5		

03-30-2021 12:59 PM
 SERVICE CODE: 010-WATER
 RATE TABLES: Include: C15, G15
 CUST CLASSES: All

RATE TIER ANALYSIS REPORT
 RATE TABLE TOTALS

DATE RANGE: 8/01/2020 THRU 8/31/2020

TABLE	DESCRIPTION	STEP QUANTITY	# BILLS	CONSUMPTION	TOTAL CHARGES	BASE CHARGES
010-C15	WATER - COMM 1.5"	10000	2	8,400	0.00	201.40
		9999999999	0	0	0.00	0.00
010-G15	WATER - GOV 1.5"	10000	3	9,540	0.00	302.10
		9999999999	0	0	0.00	0.00
*** REPORT GRAND TOTALS ***						
		10000	5	17,940	0.00	503.50
		9999999999	0	0	0.00	
TOTAL BILLS REPORTED:				5		

03-30-2021 01:00 PM
 SERVICE CODE: 010-WATER
 RATE TABLES: Include: C15, G15
 CUST CLASSES: All

RATE TIER ANALYSIS REPORT
 RATE TABLE TOTALS

DATE RANGE: 9/01/2020 THRU 9/30/2020

TABLE	DESCRIPTION	STEP QUANTITY	# BILLS	CONSUMPTION	TOTAL CHARGES	BASE CHARGES
010-C15	WATER - COMM 1.5"	10000	2	5,200	0.00	201.40
		9999999999	0	0	0.00	0.00
010-G15	WATER - GOV 1.5"	10000	3	15,720	0.00	302.10
		9999999999	0	0	0.00	0.00

*** REPORT GRAND TOTALS ***

		10000	5	20,920	0.00	503.50
		9999999999	0	0	0.00	
TOTAL BILLS REPORTED:			5			

SERVICE CODE: 010-WATER

RATE TABLE TOTALS

RATE TABLES: Include: C15, G15

CUST CLASSES: All

TABLE	DESCRIPTION	STEP QUANTITY	# BILLS	CONSUMPTION	TOTAL CHARGES	BASE CHARGES
010-C15	WATER - COMM 1.5"	10000	2	4,000	0.00	201.40
		9999999999	0	0	0.00	0.00
010-G15	WATER - GOV 1.5"	10000	3	16,860	0.00	302.10
		9999999999	0	0	0.00	0.00

*** REPORT GRAND TOTALS ***

	10000	5	20,860	0.00	503.50
	9999999999	0	0	0.00	

TOTAL BILLS REPORTED: 5

03-30-2021 01:06 PM
 SERVICE CODE: 010-WATER
 RATE TABLES: Include: C15, G15
 CUST CLASSES: All

RATE TIER ANALYSIS REPORT
 RATE TABLE TOTALS

DATE RANGE: 11/01/2020 THRU 11/30/2020

TABLE	DESCRIPTION	STEP QUANTITY	# BILLS	CONSUMPTION	TOTAL CHARGES	BASE CHARGES
010-C15	WATER - COMM 1.5"	10000	2	3,100	0.00	201.40
		9999999999	0	0	0.00	0.00
010-G15	WATER - GOV 1.5"	10000	3	6,920	0.00	302.10
		9999999999	0	0	0.00	0.00

*** REPORT GRAND TOTALS ***

	10000	5	10,020	0.00	503.50
	9999999999	0	0	0.00	

TOTAL BILLS REPORTED: 5

03-30-2021 01:08 PM
SERVICE CODE: 010-WATER
RATE TABLES: Include: C15, G15
CUST CLASSES: All

RATE TIER ANALYSIS REPORT
RATE TABLE TOTALS

PAGE: 2
DATE RANGE: 12/01/2020 THRU 12/31/2020

TABLE	DESCRIPTION	STEP	QUANTITY	# BILLS	CONSUMPTION	TOTAL CHARGES	BASE CHARGES
010-C15	WATER - COMM 1.5"		10000	2	11,500	0.00	201.40
			9999999999	1	33,520	282.57	0.00
010-G15	WATER - GOV 1.5"		10000	3	8,610	0.00	302.10
			9999999999	0	0	0.00	0.00

*** REPORT GRAND TOTALS ***

			10000	5	20,110	0.00	503.50
			9999999999	1	33,520	282.57	

TOTAL BILLS REPORTED: 5

03-30-2021 01:10 PM
 SERVICE CODE: 010-WATER
 RATE TABLES: Include: C2 , G2
 CUST CLASSES: All

RATE TABLE ANALYSIS REPORT
 RATE TABLE TOTALS

DATE RANGE: 7/01/2020 THRU 7/31/2020

TABLE	DESCRIPTION	STEP QUANTITY	# BILLS	CONSUMPTION	TOTAL CHARGES	BASE CHARGES
010-C2	WATER - COMM 2"	20000	14	129,260	0.00	2,589.02
		9999999999	5	168,250	1,418.35	0.00
010-G2	WATER - GOV 2"	20000	9	63,630	0.00	1,664.37
		9999999999	0	0	0.00	0.00
*** REPORT GRAND TOTALS ***						
		20000	23	192,890	0.00	4,253.39
		9999999999	5	168,250	1,418.35	

TOTAL BILLS REPORTED: 23

U3-30-2021 01:12 PM
 SERVICE CODE: 010-WATER
 RATE TABLES: Include: C2 , G2
 CUST CLASSES: All

RATE TIER ANALYSIS REPORT
 RATE TABLE TOTALS

DATE RANGE: 8/01/2020 THRU 8/31/2020

TABLE	DESCRIPTION	STEP QUANTITY	# BILLS	CONSUMPTION	TOTAL CHARGES	BASE CHARGES
010-C2	WATER - COMM 2"	20000	15	143,340	0.00	2,775.74
		9999999999	6	181,700	1,619.70	0.00
010-G2	WATER - GOV 2"	20000	10	77,010	0.00	1,849.30
		9999999999	2	51,250	432.04	0.00
*** REPORT GRAND TOTALS ***						
		20000	25	220,350	0.00	4,625.04
		9999999999	8	232,950	2,051.74	

TOTAL BILLS REPORTED: 25

03-30-2021 01:13 PM
 SERVICE CODE: 010-WATER
 RATE TABLES: Include: C2 , G2
 CUST CLASSES: All

RATE TIER ANALYSIS REPORT
 RATE TABLE TOTALS

DATE RANGE: 9/01/2020 THRU 9/30/2020

TABLE	DESCRIPTION	STEP QUANTITY	# BILLS	CONSUMPTION	TOTAL CHARGES	BASE CHARGES
010-C2	WATER - COMM 2"	20000	19	180,274	0.00	3,292.96
		9999999999	8	874,400	7,369.39	0.00
010-G2	WATER - GOV 2"	20000	10	91,110	0.00	1,849.30
		9999999999	3	161,700	1,363.13	0.00
*** REPORT GRAND TOTALS ***						
		20000	29	271,384	0.00	5,142.26
		9999999999	11	1,036,100	8,732.52	
TOTAL BILLS REPORTED:				29		

SERVICE CODE: 010-WATER

RATE TABLE TOTALS

DATE RANGE: 10/01/2020 THRU 10/31/2020

RATE TABLES: Include: C2 , G2

CUST CLASSES: All

TABLE	DESCRIPTION	STEP QUANTITY	# BILLS	CONSUMPTION	TOTAL CHARGES	BASE CHARGES
010-C2	WATER - COMM 2"	20000	15	125,366	0.00	2,773.95
		999999999	5	406,400	3,425.95	0.00
010-G2	WATER - GOV 2"	20000	10	97,120	0.00	1,849.30
		999999999	3	76,000	640.68	0.00
*** REPORT GRAND TOTALS ***						
		20000	25	222,486	0.00	4,623.25
		999999999	8	482,400	4,066.63	
TOTAL BILLS REPORTED:				25		

03-30-2021 01:17 PM
 SERVICE CODE: 010-WATER
 RATE TABLES: Include: C2 , G2
 CUST CLASSES: All

RATE TIER ANALYSIS REPORT
 RATE TABLE TOTALS

DATE RANGE: 11/01/2020 THRU 11/30/2020

TABLE	DESCRIPTION	STEP QUANTITY	# BILLS	CONSUMPTION	TOTAL CHARGES	BASE CHARGES
010-C2	WATER - COMM 2"	20000	14	136,765	0.00	2,589.02
		9999999999	5	168,400	1,419.61	0.00
010-G2	WATER - GOV 2"	20000	10	98,090	0.00	1,849.30
		9999999999	3	56,000	472.08	0.00
*** REPORT GRAND TOTALS ***						
		20000	24	234,855	0.00	4,438.32
		9999999999	8	224,400	1,891.69	
TOTAL BILLS REPORTED:				24		

SERVICE CODE: 010-WATER

RATE TABLE TOTALS

DATE RANGE: 12/01/2020 THRU 12/31/2020

RATE TABLES: Include: C2 , G2

CUST CLASSES: All

TABLE	DESCRIPTION	STEP QUANTITY	# BILLS	CONSUMPTION	TOTAL CHARGES	BASE CHARGES
010-C2	WATER - COMM 2"	20000	17	162,450	0.00	3,020.52
		9999999999	6	96,600	814.34	0.00
010-G2	WATER - GOV 2"	20000	10	61,040	0.00	1,849.30
		9999999999	2	34,000	286.62	0.00
*** REPORT GRAND TOTALS ***						
		20000	27	223,490	0.00	4,869.82
		9999999999	8	130,600	1,100.96	

TOTAL BILLS REPORTED: 27

03-30-2021 12:20 PM
 SERVICE CODE: 010-WATER
 RATE TABLES: Include: C3
 CUST CLASSES: All

RATE TIER ANALYSIS REPORT
 ACCOUNT DETAIL

PAGE: 1
 DATE RANGE: 7/01/2020 THRU 7/31/2020

ACCOUNT#	NAME	ADDRESS	TABLE	STEP	#BILLS	CONS	CHARGES	BASE CHARGE
05-0096-00	MARTIN CO HIGH SCHOO	137 HOLLY BUSH RD	010-C3	30000	1	30,000	0.00	269.17
				9999999999	1	1,200	10.12	0.00
06-0474-00	CORE APPALACHIA OPER	213 INDUSTRIAL RD	010-C3	30000	1	8,000	0.00	269.17
				9999999999	0	0	0.00	0.00
07-0025-00	QUAIL HLW APTS #1	77 QUAIL HOLW 1	010-C3	30000	1	30,000	0.00	269.17
				9999999999	1	71,000	598.53	0.00
07-0026-00	QUAIL HLW APTS #2	77 QUAIL HLW 2	010-C3	30000	1	19,800	0.00	269.17
				9999999999	0	0	0.00	0.00

03-30-2021 12:20 PM
SERVICE CODE: 010-WATER
RATE TABLES: Include: C3
CUST CLASSES: All

RATE TIER ANALYSIS REPORT
RATE TABLE TOTALS

PAGE: 2
DATE RANGE: 7/01/2020 THRU 7/31/2020

TABLE	DESCRIPTION	STEP QUANTITY	# BILLS	CONSUMPTION	TOTAL CHARGES	BASE CHARGES
010-C3	WATER - COMM 3"	30000	4	87,800	0.00	1,076.68
		9999999999	2	72,200	608.65	0.00
*** REPORT GRAND TOTALS ***						
		30000	4	87,800	0.00	1,076.68
		9999999999	2	72,200	608.65	
TOTAL BILLS REPORTED:				4		

SELECTION CRITERIA

REPORT SELECTION

SELECTION BY: < All Zones >
CUSTOMER CLASS: All
SERVICE CODE: 010 WATER
RATE TABLE: Include: C3

ANALYSIS OPTIONS

DATE RANGE FROM: 7/01/2020 THROUGH 7/31/2020
PRINT ACCOUNT DETAIL: YES

** END OF REPORT **

03-30-2021 12:37 PM
SERVICE CODE: 010-WATER
RATE TABLES: Include: C3
CUST CLASSES: All

RATE TIER ANALYSIS REPORT
RATE TABLE TOTALS

PAGE: 4
DATE RANGE: 8/01/2020 THRU 8/31/2020

TABLE	DESCRIPTION	STEP QUANTITY	# BILLS	CONSUMPTION	TOTAL CHARGES	BASE CHARGES
010-C3	WATER - COMM 3"	30000	4	61,400	0.00	1,076.68
		999999999	1	117,000	986.31	0.00
*** REPORT GRAND TOTALS ***						
		30000	4	61,400	0.00	1,076.68
		999999999	1	117,000	986.31	
TOTAL BILLS REPORTED:				4		

03-30-2021 12:37 PM
 SERVICE CODE: 010-WATER
 RATE TABLES: Include: C3
 CUST CLASSES: All

RATE TIER ANALYSIS REPORT
 ACCOUNT DETAIL

PAGE: 1
 DATE RANGE: 8/01/2020 THRU 8/31/2020

ACCOUNT#	NAME	ADDRESS	TABLE	STEP	#BILLS	CONS	CHARGES	BASE CHARGE
05-0096-00	MARTIN CO HIGH SCHOO	137 HOLLY BUSH RD	010-C3	30000	1	9,700	0.00	269.17
				9999999999	0	0	0.00	0.00
06-0474-00	CORE APPALACHIA OPER	213 INDUSTRIAL RD	010-C3	30000	1	3,000	0.00	269.17
				9999999999	0	0	0.00	0.00
07-0025-00	QUAIL HLW APTS #1	77 QUAIL HOLW 1	010-C3	30000	1	30,000	0.00	269.17
				9999999999	1	117,000	986.31	0.00
07-0026-00	QUAIL HLW APTS #2	77 QUAIL HLW 2	010-C3	30000	1	18,700	0.00	269.17
				9999999999	0	0	0.00	0.00

SELECTION CRITERIA

REPORT SELECTION

SELECTION BY: < All Zones >
CUSTOMER CLASS: All
SERVICE CODE: 010 WATER
RATE TABLE: Include: C3

ANALYSIS OPTIONS

DATE RANGE FROM: 8/01/2020 THROUGH 8/31/2020
PRINT ACCOUNT DETAIL: YES

** END OF REPORT **

03-30-2021 12:39 PM
 SERVICE CODE: 010-WATER
 RATE TABLES: Include: C3
 CUST CLASSES: All

RATE TIER ANALYSIS REPORT
 ACCOUNT DETAIL

PAGE: 1
 DATE RANGE: 9/01/2020 THRU 9/30/2020

ACCOUNT#	NAME	ADDRESS	TABLE	STEP	#BILLS	CONS	CHARGES	BASE CHARGE
05-0096-00	MARTIN CO HIGH SCHOO	137 HOLLY BUSH RD	010-C3	30000	1	20,300	0.00	269.17
				9999999999	0	0	0.00	0.00
06-0474-00	CORE APPALACHIA OPER	213 INDUSTRIAL RD	010-C3	30000	1	2,000	0.00	269.17
				9999999999	0	0	0.00	0.00
07-0025-00	QUAIL HLW APTS #1	77 QUAIL HOLW 1	010-C3	30000	1	30,000	0.00	269.17
				9999999999	1	78,000	657.54	0.00
07-0026-00	QUAIL HLW APTS #2	77 QUAIL HLW 2	010-C3	30000	1	21,300	0.00	269.17
				9999999999	0	0	0.00	0.00

03-30-2021 12:39 PM
SERVICE CODE: 010-WATER
RATE TABLES: Include: C3
CUST CLASSES: All

RATE TIER ANALYSIS REPORT
RATE TABLE TOTALS

PAGE: 2
DATE RANGE: 9/01/2020 THRU 9/30/2020

TABLE	DESCRIPTION	STEP QUANTITY	# BILLS	CONSUMPTION	TOTAL CHARGES	BASE CHARGES
010-C3	WATER - COMM 3"	30000	4	73,600	0.00	1,076.68
		9999999999	1	78,000	657.54	0.00
*** REPORT GRAND TOTALS ***						
		30000	4	73,600	0.00	1,076.68
		9999999999	1	78,000	657.54	
TOTAL BILLS REPORTED:				4		

SELECTION CRITERIA

REPORT SELECTION

SELECTION BY: < All Zones >
CUSTOMER CLASS: All
SERVICE CODE: 010 WATER
RATE TABLE: Include: C3

ANALYSIS OPTIONS

DATE RANGE FROM: 9/01/2020 THROUGH 9/30/2020
PRINT ACCOUNT DETAIL: YES

** END OF REPORT **

03-30-2021 12:41 PM
 SERVICE CODE: 010-WATER
 RATE TABLES: Include: C3
 CUST CLASSES: All

RATE TIER ANALYSIS REPORT
 ACCOUNT DETAIL

PAGE: 1
 DATE RANGE: 10/01/2020 THRU 10/31/2020

ACCOUNT#	NAME	ADDRESS	TABLE	STEP	#BILLS	CONS	CHARGES	BASE CHARGE
05-0096-00	MARTIN CO HIGH SCHOO	137 HOLLY BUSH RD	010-C3	30000	1	29,900	0.00	269.17
				9999999999	0	0	0.00	0.00
06-0474-00	CORE APPALACHIA OPER	213 INDUSTRIAL RD	010-C3	30000	1	2,000	0.00	269.17
				9999999999	0	0	0.00	0.00
07-0025-00	QUAIL HLW APTS #1	77 QUAIL HOLW 1	010-C3	30000	1	30,000	0.00	269.17
				9999999999	1	98,000	826.14	0.00
07-0026-00	QUAIL HLW APTS #2	77 QUAIL HLW 2	010-C3	30000	1	15,900	0.00	269.17
				9999999999	0	0	0.00	0.00

03-30-2021 12:41 PM
SERVICE CODE: 010-WATER
RATE TABLES: Include: C3
CUST CLASSES: All

RATE TIER ANALYSIS REPORT
RATE TABLE TOTALS

PAGE: 4
DATE RANGE: 10/01/2020 THRU 10/31/2020

TABLE	DESCRIPTION	STEP QUANTITY	# BILLS	CONSUMPTION	TOTAL CHARGES	BASE CHARGES
010-C3	WATER - COMM 3"	30000	4	77,800	0.00	1,076.68
		9999999999	1	98,000	826.14	0.00
*** REPORT GRAND TOTALS ***						
		30000	4	77,800	0.00	1,076.68
		9999999999	1	98,000	826.14	
TOTAL BILLS REPORTED:				4		

SELECTION CRITERIA

REPORT SELECTION

SELECTION BY: < All Zones >
CUSTOMER CLASS: All
SERVICE CODE: 010 WATER
RATE TABLE: Include: C3

ANALYSIS OPTIONS

DATE RANGE FROM: 10/01/2020 THROUGH 10/31/2020
PRINT ACCOUNT DETAIL: YES

** END OF REPORT **

03-30-2021 12:42 PM
 SERVICE CODE: 010-WATER
 RATE TABLES: Include: C3
 CUST CLASSES: All

RATE TIER ANALYSIS REPORT
 ACCOUNT DETAIL

PAGE: 1
 DATE RANGE: 11/01/2020 THRU 11/30/2020

ACCOUNT#	NAME	ADDRESS	TABLE	STEP	#BILLS	CONS	CHARGES	BASE CHARGE
05-0096-00	MARTIN CO HIGH SCHOO	137 HOLLY BUSH RD	010-C3	30000	1	21,400	0.00	269.17
				9999999999	0	0	0.00	0.00
06-0474-00	CORE APPALACHIA OPER	213 INDUSTRIAL RD	010-C3	30000	1	3,000	0.00	269.17
				9999999999	0	0	0.00	0.00
07-0025-00	QUAIL HLW APTS #1	77 QUAIL HOLW 1	010-C3	30000	1	30,000	0.00	269.17
				9999999999	1	96,000	809.28	0.00
07-0026-00	QUAIL HLW APTS #2	77 QUAIL HLW 2	010-C3	30000	1	19,100	0.00	269.17
				9999999999	0	0	0.00	0.00

03-30-2021 12:42 PM
SERVICE CODE: 010-WATER
RATE TABLES: Include: C3
CUST CLASSES: All

RATE TIER ANALYSIS REPORT
RATE TABLE TOTALS

PAGE: 4
DATE RANGE: 11/01/2020 THRU 11/30/2020

TABLE	DESCRIPTION	STEP QUANTITY	# BILLS	CONSUMPTION	TOTAL CHARGES	BASE CHARGES
010-C3	WATER - COMM 3"	30000	4	73,500	0.00	1,076.68
		9999999999	1	96,000	809.28	0.00
*** REPORT GRAND TOTALS ***						
		30000	4	73,500	0.00	1,076.68
		9999999999	1	96,000	809.28	
TOTAL BILLS REPORTED:				4		

SELECTION CRITERIA

REPORT SELECTION

SELECTION BY: < All Zones >
CUSTOMER CLASS: All
SERVICE CODE: 010 WATER
RATE TABLE: Include: C3

ANALYSIS OPTIONS

DATE RANGE FROM: 11/01/2020 THROUGH 11/30/2020
PRINT ACCOUNT DETAIL: YES

** END OF REPORT **

03-30-2021 12:44 PM
 SERVICE CODE: 010-WATER
 RATE TABLES: Include: C3
 CUST CLASSES: All

RATE TIER ANALYSIS REPORT
 ACCOUNT DETAIL

PAGE: 1
 DATE RANGE: 12/01/2020 THRU 12/31/2020

ACCOUNT#	NAME	ADDRESS	TABLE	STEP	#BILLS	CONS	CHARGES	BASE CHARGE
05-0096-00	MARTIN CO HIGH SCHOO	137 HOLLY BUSH RD	010-C3	30000	1	6,900	0.00	269.17
				9999999999	0	0	0.00	0.00
06-0474-00	CORE APPALACHIA OPER	213 INDUSTRIAL RD	010-C3	30000	1	1,000	0.00	269.17
				9999999999	0	0	0.00	0.00
07-0025-00	QUAIL HLW APTS #1	77 QUAIL HOLW 1	010-C3	30000	1	30,000	0.00	269.17
				9999999999	1	56,000	472.08	0.00
07-0026-00	QUAIL HLW APTS #2	77 QUAIL HLW 2	010-C3	30000	1	17,000	0.00	269.17
				9999999999	0	0	0.00	0.00

03-30-2021 12:44 PM
SERVICE CODE: 010-WATER
RATE TABLES: Include: C3
CUST CLASSES: All

RATE TIER ANALYSIS REPORT
RATE TABLE TOTALS

PAGE: 2
DATE RANGE: 12/01/2020 THRU 12/31/2020

TABLE	DESCRIPTION	STEP QUANTITY	# BILLS	CONSUMPTION	TOTAL CHARGES	BASE CHARGES
010-C3	WATER - COMM 3"	30000	4	54,900	0.00	1,076.68
		9999999999	1	56,000	472.08	0.00

*** REPORT GRAND TOTALS ***

		30000	4	54,900	0.00	1,076.68
		9999999999	1	56,000	472.08	

TOTAL BILLS REPORTED: 4

SELECTION CRITERIA

REPORT SELECTION

SELECTION BY: < All Zones >
CUSTOMER CLASS: All
SERVICE CODE: 010 WATER
RATE TABLE: Include: C3

ANALYSIS OPTIONS

DATE RANGE FROM: 12/01/2020 THROUGH 12/31/2020
PRINT ACCOUNT DETAIL: YES

** END OF REPORT **

03-30-2021 12:46 PM
SERVICE CODE: 010-WATER
RATE TABLES: Include: C4
CUST CLASSES: All

RATE TIER ANALYSIS REPORT
ACCOUNT DETAIL

PAGE: 1
DATE RANGE: 7/01/2020 THRU 7/31/2020

ACCOUNT#	NAME	ADDRESS	TABLE	STEP	#BILLS	CONS	CHARGES	BASE CHARGE
10-0040-00	DEMPSEY HOUSING	338 DEMPSEY HOUSING ST	010-C4	50000	1	50,000	0.00	437.63
				9999999999	1	587,800	4,955.15	0.00

03-30-2021 12:46 PM
SERVICE CODE: 010-WATER
RATE TABLES: Include: C4
CUST CLASSES: All

RATE TIER ANALYSIS REPORT
RATE TABLE TOTALS

DATE RANGE: 7/01/2020 THRU 7/31/2020

TABLE	DESCRIPTION	STEP QUANTITY	# BILLS	CONSUMPTION	TOTAL CHARGES	BASE CHARGES
010-C4	WATER - COMM 4"	50000	1	50,000	0.00	437.63
		999999999	1	587,800	4,955.15	0.00
*** REPORT GRAND TOTALS ***						
		50000	1	50,000	0.00	437.63
		999999999	1	587,800	4,955.15	
TOTAL BILLS REPORTED:				1		

03-30-2021 12:48 PM
SERVICE CODE: 010-WATER
RATE TABLES: Include: C4
CUST CLASSES: All

RATE TIER ANALYSIS REPORT
RATE TABLE TOTALS

PAGE: 2
DATE RANGE: 8/01/2020 THRU 8/31/2020

TABLE	DESCRIPTION	STEP QUANTITY	# BILLS	CONSUMPTION	TOTAL CHARGES	BASE CHARGES
010-C4	WATER - COMM 4"	50000	1	50,000	0.00	437.63
		9999999999	1	378,200	3,188.23	0.00
*** REPORT GRAND TOTALS ***						
		50000	1	50,000	0.00	437.63
		9999999999	1	378,200	3,188.23	
TOTAL BILLS REPORTED:				1		

03-30-2021 12:50 PM
SERVICE CODE: 010-WATER
RATE TABLES: Include: C4
CUST CLASSES: All

RATE TIER ANALYSIS REPORT
RATE TABLE TOTALS

PAGE: 4
DATE RANGE: 9/01/2020 THRU 9/30/2020

TABLE	DESCRIPTION	STEP QUANTITY	# BILLS	CONSUMPTION	TOTAL CHARGES	BASE CHARGES
010-C4	WATER - COMM 4"	50000	1	50,000	0.00	437.63
		9999999999	1	383,000	3,228.69	0.00
*** REPORT GRAND TOTALS ***						
		50000	1	50,000	0.00	437.63
		9999999999	1	383,000	3,228.69	
TOTAL BILLS REPORTED:				1		

03-30-2021 12:55 PM
 SERVICE CODE: 010-WATER
 RATE TABLES: Include: C4
 CUST CLASSES: All

RATE TIER ANALYSIS REPORT
 RATE TABLE TOTALS

PAGE: 2
 DATE RANGE: 10/01/2020 THRU 10/31/2020

TABLE	DESCRIPTION	STEP QUANTITY	# BILLS	CONSUMPTION	TOTAL CHARGES	BASE CHARGES
010-C4	WATER - COMM 4"	50000	1	50,000	0.00	437.63
		9999999999	1	498,000	4,198.14	0.00
*** REPORT GRAND TOTALS ***						
		50000	1	50,000	0.00	437.63
		9999999999	1	498,000	4,198.14	
TOTAL BILLS REPORTED:				1		

03-30-2021 12:56 PM
SERVICE CODE: 010-WATER
RATE TABLES: Include: C4
CUST CLASSES: All

RATE TIER ANALYSIS REPORT
RATE TABLE TOTALS

PAGE: 2
DATE RANGE: 11/01/2020 THRU 11/30/2020

TABLE	DESCRIPTION	STEP QUANTITY	# BILLS	CONSUMPTION	TOTAL CHARGES	BASE CHARGES
010-C4	WATER - COMM 4"	50000	1	50,000	0.00	437.63
		999999999	1	462,000	3,894.66	0.00

*** REPORT GRAND TOTALS ***

50000	1	50,000	0.00	437.63
999999999	1	462,000	3,894.66	

TOTAL BILLS REPORTED: 1

03-30-2021 12:58 PM
SERVICE CODE: 010-WATER
RATE TABLES: Include: C4
CUST CLASSES: All

RATE TIER ANALYSIS REPORT
RATE TABLE TOTALS

PAGE: 2
DATE RANGE: 12/01/2020 THRU 12/31/2020

TABLE	DESCRIPTION	STEP QUANTITY	# BILLS	CONSUMPTION	TOTAL CHARGES	BASE CHARGES
010-C4	WATER - COMM 4"	50000	1	50,000	0.00	437.63
		9999999999	1	263,000	2,217.09	0.00
*** REPORT GRAND TOTALS ***						
		50000	1	50,000	0.00	437.63
		9999999999	1	263,000	2,217.09	
TOTAL BILLS REPORTED:				1		

03-30-2021 12:48 PM
SERVICE CODE: 010-WATER
RATE TABLES: Include: C4
CUST CLASSES: All

RATE TIER ANALYSIS REPORT
ACCOUNT DETAIL

PAGE: 1
DATE RANGE: 8/01/2020 THRU 8/31/2020

ACCOUNT#	NAME	ADDRESS	TABLE	STEP	#BILLS	CONS	CHARGES	BASE CHARGE
10-0040-00	DEMPSEY HOUSING	338 DEMPSEY HOUSING ST	010-C4	50000	1	50,000	0.00	437.63
				9999999999	1	378,200	3,188.23	0.00

03-30-2021 12:50 PM
SERVICE CODE: 010-WATER
RATE TABLES: Include: C4
CUST CLASSES: All

RATE TIER ANALYSIS REPORT
ACCOUNT DETAIL

PAGE: 1
DATE RANGE: 9/01/2020 THRU 9/30/2020

ACCOUNT#	NAME	ADDRESS	TABLE	STEP	#BILLS	CONS	CHARGES	BASE CHARGE
10-0040-00	DEMPSEY HOUSING	338 DEMPSEY HOUSING ST	010-C4	50000	1	50,000	0.00	437.63
				9999999999	1	383,000	3,228.69	0.00

03-30-2021 12:55 PM
SERVICE CODE: 010-WATER
RATE TABLES: Include: C4
CUST CLASSES: All

RATE TIER ANALYSIS REPORT
ACCOUNT DETAIL

PAGE: 1
DATE RANGE: 10/01/2020 THRU 10/31/2020

ACCOUNT#	NAME	ADDRESS	TABLE	STEP	#BILLS	CONS	CHARGES	BASE CHARGE
10-0040-00	DEMPSEY HOUSING	338 DEMPSEY HOUSING ST	010-C4	50000	1	50,000	0.00	437.63
				9999999999	1	498,000	4,198.14	0.00

03-30-2021 12:56 PM
SERVICE CODE: 010-WATER
RATE TABLES: Include: C4
CUST CLASSES: All

RATE TIER ANALYSIS REPORT
ACCOUNT DETAIL

PAGE: 1
DATE RANGE: 11/01/2020 THRU 11/30/2020

ACCOUNT#	NAME	ADDRESS	TABLE	STEP	#BILLS	CONS	CHARGES	BASE CHARGE
10-0040-00	DEMPSEY HOUSING	338 Dempsey Housing St	010-C4	50000	1	50,000	0.00	437.63
				9999999999	1	462,000	3,894.66	0.00

03-30-2021 01:31 PM
 SERVICE CODE: 010-WATER
 RATE TABLES: Include: C<1, G, R
 CUST CLASSES: All

RATE TIER ANALYSIS REPORT
 RATE TABLE TOTALS

PAGE: 139
 DATE RANGE: 7/01/2020 THRU 7/31/2020

TABLE	DESCRIPTION	STEP QUANTITY	# BILLS	CONSUMPTION	TOTAL CHARGES	BASE CHARGES
010-C<1	WATER - COMM <1"	2000	192	242,630	0.00	6,397.44
		9999999999	67	590,030	4,973.94	0.00
010-G	WATER - GOV <1"	2000	24	29,710	0.00	799.68
		9999999999	10	65,590	552.92	0.00
010-R	WATER - RESIDENTIAL	2000	3,104	5,617,040	0.00	103,423.06
		9999999999	2,466	9,946,140	83,848.04	0.00
*** REPORT GRAND TOTALS ***						
		2000	3,320	5,889,380	0.00	110,620.18
		9999999999	2,543	10,601,760	89,374.90	
TOTAL BILLS REPORTED:			3,320			

03-30-2021 01:37 PM
 SERVICE CODE: 010-WATER
 RATE TABLES: Include: C<1, G, R
 CUST CLASSES: All

RATE TIER ANALYSIS REPORT
 RATE TABLE TOTALS

PAGE: 144
 DATE RANGE: 8/01/2020 THRU 8/31/2020

TABLE	DESCRIPTION	STEP QUANTITY	# BILLS	CONSUMPTION	TOTAL CHARGES	BASE CHARGES
010-C<1	WATER - COMM <1"	2000	198	163,690	0.00	6,515.57
		9999999999	47	507,200	4,275.71	0.00
010-G	WATER - GOV <1"	2000	25	23,140	0.00	833.00
		9999999999	7	67,410	568.26	0.00
010-R	WATER - RESIDENTIAL	2000	3,272	5,051,559	0.00	107,610.81
		9999999999	1,859	5,062,660	42,472.04	0.00
*** REPORT GRAND TOTALS ***						
		2000	3,495	5,238,389	0.00	114,959.38
		9999999999	1,913	5,637,270	47,316.01	
TOTAL BILLS REPORTED:			3,495			

03-30-2021 01:40 PM
 SERVICE CODE: 010-WATER
 RATE TABLES: Include: C<1, G, R
 CUST CLASSES: All

RATE TIER ANALYSIS REPORT
 RATE TABLE TOTALS

PAGE: 143
 DATE RANGE: 9/01/2020 THRU 9/30/2020

TABLE	DESCRIPTION	STEP QUANTITY	# BILLS	CONSUMPTION	TOTAL CHARGES	BASE CHARGES
010-C<1	WATER - COMM <1"	2000	196	163,232	0.00	6,501.70
		9999999999	46	488,800	4,120.61	0.00
010-G	WATER - GOV <1"	2000	26	23,040	0.00	866.32
		9999999999	10	124,080	1,045.98	0.00
010-R	WATER - RESIDENTIAL	2000	3,184	5,181,613	0.00	105,714.71
		9999999999	2,009	6,168,397	51,998.48	0.00
*** REPORT GRAND TOTALS ***						
		2000	3,406	5,367,885	0.00	113,082.73
		9999999999	2,065	6,781,277	57,165.07	
TOTAL BILLS REPORTED:			3,406			

03-30-2021 01:43 PM
 SERVICE CODE: 010-WATER
 RATE TABLES: Include: C<1, G, R
 CUST CLASSES: All

RATE TIER ANALYSIS REPORT
 RATE TABLE TOTALS

PAGE: 143
 DATE RANGE: 10/01/2020 THRU 10/31/2020

TABLE	DESCRIPTION	STEP QUANTITY	# BILLS	CONSUMPTION	TOTAL CHARGES	BASE CHARGES
010-C<1	WATER - COMM <1"	2000	197	174,316	0.00	6,547.38
		9999999999	49	444,420	3,746.44	0.00
010-G	WATER - GOV <1"	2000	26	26,810	0.00	866.32
		9999999999	12	151,330	1,275.71	0.00
010-R	WATER - RESIDENTIAL	2000	3,186	5,130,550	0.00	105,718.14
		9999999999	1,946	5,454,092	45,972.62	0.00
*** REPORT GRAND TOTALS ***						
		2000	3,409	5,331,676	0.00	113,131.84
		9999999999	2,007	6,049,842	50,994.77	
TOTAL BILLS REPORTED:			3,409			

03-30-2021 01:45 PM
 SERVICE CODE: 010-WATER
 RATE TABLES: Include: C<1, G, R
 CUST CLASSES: All

RATE TIER ANALYSIS REPORT
 RATE TABLE TOTALS

PAGE: 143
 DATE RANGE: 11/01/2020 THRU 11/30/2020

TABLE	DESCRIPTION	STEP QUANTITY	# BILLS	CONSUMPTION	TOTAL CHARGES	BASE CHARGES
010-C<1	WATER - COMM <1"	2000	198	164,701	0.00	6,570.49
		9999999999	47	346,150	2,918.06	0.00
010-G	WATER - GOV <1"	2000	26	25,550	0.00	864.17
		9999999999	9	44,810	373.42	0.00
010-R	WATER - RESIDENTIAL	2000	3,183	5,113,076	0.00	105,463.16
		9999999999	1,927	5,798,373	48,787.08	0.00
*** REPORT GRAND TOTALS ***						
		2000	3,407	5,303,327	0.00	112,897.82
		9999999999	1,983	6,189,333	52,078.56	
TOTAL BILLS REPORTED:			3,407			

03-30-2021 01:48 PM
 SERVICE CODE: 010-WATER
 RATE TABLES: Include: C<1, G, R
 CUST CLASSES: All

RATE TIER ANALYSIS REPORT
 RATE TABLE TOTALS

PAGE: 142
 DATE RANGE: 12/01/2020 THRU 12/31/2020

TABLE	DESCRIPTION	STEP QUANTITY	# BILLS	CONSUMPTION	TOTAL CHARGES	BASE CHARGES
010-C<1	WATER - COMM <1"	2000	199	158,440	0.00	6,549.60
		9999999999	44	284,060	2,394.61	0.00
010-G	WATER - GOV <1"	2000	25	17,600	0.00	833.00
		9999999999	7	71,040	598.87	0.00
010-R	WATER - RESIDENTIAL	2000	3,161	5,023,910	0.00	104,951.34
		9999999999	1,856	5,646,290	47,556.70	0.00
*** REPORT GRAND TOTALS ***						
		2000	3,385	5,199,950	0.00	112,333.94
		9999999999	1,907	6,001,390	50,550.18	
TOTAL BILLS REPORTED:			3,385			

EXHIBIT 9a2
BILL XPRESS
DATA

Martin County Water District

387 East Main St., Suite 140
Inez, KY 41224
(606) 298-3885

Attachment 9a2

All Books

Date Range 1/1/2020 Through 1/31/2020

Month	Meter Size	Customer Account Information	Total Usage
Jan 2020			
	1		
	1 Total Usage		338000.00
	1 1/2		
	1 1/2 Total Usage		40000.00
	2		
	2 Total Usage		2118000.00
	3		
	3 Total Usage		450000.00
	3/4		
	3/4 Total Usage		11348000.00
	4		
		10-00040 Dempsey Housing	536000.00
	4 Total Usage		536000.00
		Jan 2020 Total Usage	14830000.00
		Report Total Usage	14830000.00

Martin County Water District

387 East Main St., Suite 140
Inez, KY 41224
(606) 298-3885

All Books

Date Range 2/1/2020 Through 2/29/2020

Month	Meter Size	Customer Account Information	Total Usage
Feb 2020	1		
	1 Total Usage		911000.00
	1 1/2		
	1 1/2 Total Usage		30000.00
	2		
	2 Total Usage		1325000.00
	3		
	3 Total Usage		81000.00
	3/4		
	3/4 Total Usage		10031000.00
	4		
	4 Total Usage		468000.00
	Feb 2020 Total Usage		12846000.00
	Report Total Usage		12846000.00

Martin County Water District

387 East Main St., Suite 140
Inez, KY 41224
(606) 298-3885

All Books

Date Range 3/1/2020 Through 3/31/2020

Month	Meter Size	Customer Account Information	Total Usage
Mar 2020	1		
	1 Total Usage		237000.00
	1 1/2		
	1 1/2 Total Usage		9000.00
	2		
	2 Total Usage		1576000.00
	3		
	3 Total Usage		204000.00
	3/4		
	3/4 Total Usage		9297000.00
	4		
	4 Total Usage		306000.00
		Mar 2020 Total Usage	11629000.00
		Report Total Usage	11629000.00

Martin County Water District

387 East Main St., Suite 140
Inez, KY 41224
(606) 298-3885

All Books

Date Range 4/1/2020 Through 4/30/2020

Month	Meter Size	Customer Account Information	Total Usage
Apr 2020	1		
	1 Total Usage		230000.00
	1 1/2		
	1 1/2 Total Usage		15000.00
	2		
	2 Total Usage		1031000.00
	3		
	3 Total Usage		228000.00
	3/4		
	3/4 Total Usage		10489000.00
	4		
	4 Total Usage		535000.00
		Apr 2020 Total Usage	12528000.00
		Report Total Usage	12528000.00

Martin County Water District

387 East Main St., Suite 140
Inez, KY 41224
(606) 298-3885

All Books

Date Range 5/1/2020 Through 5/31/2020

Month	Meter Size	Customer Account Information	Total Usage
May 2020			
	1		
	1 Total Usage		234000.00
	1 1/2		
	1 1/2 Total Usage		17000.00
	2		
	2 Total Usage		1145000.00
	3		
	3 Total Usage		119000.00
	3/4		
	3/4 Total Usage		12887000.00
	4		
	4 Total Usage		409000.00
		May 2020 Total Usage	14811000.00
		Report Total Usage	14811000.00

Martin County Water District

387 East Main St., Suite 140
Inez, KY 41224
(606) 298-3885

All Books

Date Range 6/1/2020 Through 6/30/2020

Month	Meter Size	Customer Account Information	Total Usage
Jun 2020			
	1		
	1 Total Usage		206000.00
	1 1/2		
	1 1/2 Total Usage		9000.00
	2		
	2 Total Usage		712000.00
	3		
	3 Total Usage		108000.00
	3/4		
	3/4 Total Usage		10624000.00
	4		
	4 Total Usage		444000.00
		Jun 2020 Total Usage	12103000.00
		Report Total Usage	12103000.00

BILL XPRESS JAN-JUN

<u>METER SIZE</u>	<u>GALLONS SOLD</u>	<u>REVENUE</u>
5/8 INCH	64,676,000	860,457.60
1 INCH	2,156,000	22,316.52
1-1/2 INCH	120,000	2,627.55
2 INCH	7,907,000	76,784.17
3 INCH	1,190,000	11,419.28
4 INCH	2,698,000	22,840.92
TOTAL	78,747,000	996,446.04

JAN

<u>METER SIZE</u>	<u>GALLONS SOLD</u>	<u>REVENUE</u>
5/8 INCH	11,348,000	145,943.31
1 INCH	338,000	3,563.82
1-1/2 INCH	40,000	478.67
2 INCH	2,118,000	17,908.93
3 INCH	450,000	4,094.62
4 INCH	536,000	4,534.61
TOTAL	14,830,000	176,523.96

FEB

<u>METER SIZE</u>	<u>GALLONS SOLD</u>	<u>REVENUE</u>
5/8 INCH	10,031,000	145,861.78
1 INCH	911,000	8,537.52
1-1/2 INCH	30,000	537.68
2 INCH	1,325,000	13,448.93
3 INCH	81,000	968.27
4 INCH	468,000	3,961.37
TOTAL	12,846,000	173,315.55

MAR

<u>METER SIZE</u>	<u>GALLONS SOLD</u>	<u>REVENUE</u>
5/8 INCH	9,297,000	125,615.02
1 INCH	237,000	2,813.97
1-1/2 INCH	9,000	402.80
2 INCH	1,576,000	15,539.57
3 INCH	204,000	1,785.39
4 INCH	306,000	2,595.71
TOTAL	11,629,000	148,752.46

APR

<u>METER SIZE</u>	<u>GALLONS SOLD</u>	<u>REVENUE</u>
5/8 INCH	10,489,000	143,597.37
1 INCH	230,000	2,696.37
1-1/2 INCH	15,000	402.80
2 INCH	1,031,000	10,979.46

3 INCH	228,000	2,299.03
4 INCH	535,000	4,526.18
TOTAL	12,528,000	164,501.21

MAY

<u>METER SIZE</u>	<u>GALLONS SOLD</u>	<u>REVENUE</u>
5/8 INCH	12,887,000	162,191.98
1 INCH	234,000	2,545.47
1-1/2 INCH	17,000	402.80
2 INCH	1,145,000	12,159.14
3 INCH	119,000	1,464.46
4 INCH	409,000	3,464.00
TOTAL	14,811,000	182,227.85

JUN

<u>METER SIZE</u>	<u>GALLONS SOLD</u>	<u>REVENUE</u>
5/8 INCH	10,624,000	137,248.14
1 INCH	206,000	2,159.37
1-1/2 INCH	9,000	402.80
2 INCH	712,000	6,748.14
3 INCH	108,000	807.51
4 INCH	444,000	3,759.05
TOTAL	12,103,000	151,125.01

EXHIBIT 9c1
INCODE BILL
ADJUSTMENTS

1: * - All Zones

ENUE CODE: All

JSTMENT CODES: Include: CON , LK-C, LK-G, LK-R, MIS , MTR , PEN , RCF , RMW , TAX , SCT , ToWR

Attachment 9c1

DATE	TYPE	AMOUNT	REFERENCE	PACKET	RECEIPT	ADJ
12/10/2020	Adj	819.87	RPR MATRL-WATER	842		RMW
12/10/2020	Adj	163.72	RPR MATRL-WATER	842		RMW
12/10/2020	Adj	59.02	SALES TAX ADJ	842		TAX
12/23/2020	Adj	136.46-	LEAK - WTR RES	903		LK-R
12/23/2020	Adj	4.09-	SCHOOL TAX	903		SCT
11/23/2020	Adj	42.15-	LEAK - WTR RES	750		LK-R
11/23/2020	Adj	1.26-	SCHOOL TAX	750		SCT
8/18/2020	Bill	41.67-	7/17- 7/20 MANUAL	226		
8/18/2020	Bill	4.16	6/20- 7/20 MANUAL	226		
6/25/2020	Adj	40.00	METER SET FEE	24		MTR
8/18/2020	Bill	41.67-	6/20- 7/20 FINAL	229		
8/18/2020	Bill	41.67	6/20- 7/20 FINAL	229		
7/06/2020	Adj	25.24	LEAK - RESIDENTIAL	51		LK-R
7/06/2020	Adj	70.50-	MIS ADJ	56		MIS
7/06/2020	Adj	25.24-	MIS ADJ	56		MIS
8/04/2020	Adj	25.24-	LEAK - WTR RES	176		LK-R
8/04/2020	Adj	21.80-	LEAK - WTR RES	176		LK-R
6/25/2020	Adj	5.00-	OVERPMT-WTRDEP	24		MIS
9/25/2020	Adj	630.00	SETUP CONTRACT	444		CON
9/25/2020	Adj	630.00-	SETUP CONTRACT	446		CON
9/25/2020	Adj	630.00-	SETUP CONTRACT	447		CON
8/06/2020	Bill	223.64-	6/20- 7/20 MANUAL	186		
8/06/2020	Bill	163.27	6/20- 7/20 MANUAL	186		
12/01/2020	Adj	1,401.83-	SETUP CONTRACT	782		CON
12/18/2020	Adj	10.00	RETURNED CHECK FEE	887		RCF

E: * - All Zones

ENUE CODE: All

JSTMENT CODES: Include: CON , LK-C, LK-G, LK-R, MIS , MTR , PEN , RCF , RMW , TAX , SCT , ToWR

DATE	TYPE	AMOUNT	REFERENCE	PACKET	RECEIPT	ADJ
10/01/2020	Bill	207.08-	9/20-10/20 MANUAL	744		
10/01/2020	Bill	130.15	9/20-10/20 MANUAL	744		
12/10/2020	Bill	132.06-	9/20-10/20 MANUAL	840		
12/10/2020	Bill	72.50	9/20-10/20 MANUAL	840		
11/06/2020	Bill	103.58-	9/20-10/20 MANUAL	684		
11/06/2020	Bill	41.67	9/20-10/20 MANUAL	684		
12/07/2020	Bill	108.44-	10/20-11/20 MANUAL	823		
12/07/2020	Bill	41.67	10/20-11/20 MANUAL	823		
12/01/2020	Adj	400.00-	SETUP CONTRACT	782		CON
10/06/2020	Bill	202.00-	8/20- 9/20 MANUAL	505		
10/06/2020	Bill	106.09	8/20- 9/20 MANUAL	505		
12/01/2020	Adj	650.81-	SETUP CONTRACT	782		CON
8/18/2020	Bill	74.87-	6/20- 7/28 FINAL	229		
8/18/2020	Bill	94.84	6/20- 7/20 FINAL	229		
8/31/2020	Adj	239.82-	LEAK - WTR RES	301		LK-R
8/31/2020	Adj	7.19-	SCHOOL TAX	301		SCT
7/30/2020	Adj	143.34-	LEAK - WTR RES	151		LK-R
6/25/2020	Adj	40.00	METER SET FEE	24		MTR
8/19/2020	Bill	53.82-	6/20- 7/20 MANUAL	241		
8/19/2020	Bill	41.67	6/20- 7/20 MANUAL	241		
8/18/2020	Bill	93.59-	6/20- 7/20 MANUAL	226		
8/18/2020	Bill	78.66	6/20- 7/20 MANUAL	226		
10/16/2020	Bill	354.42-	8/20- 9/20 MANUAL	573		
10/16/2020	Bill	189.93	8/20- 9/20 MANUAL	573		
8/18/2020	Bill	56.95-	7/08- 7/20 MANUAL	226		

3: * - All Zones

ENUE CODE: All

JSTMENT CODES: Include: CON , LK-C, LK-G, LK-R, MIS , MTR , PEN , RCF , RMW , TAX , SCT , ToWR

DUANT NO#	NAME	DATE	TYPE	AMOUNT	REFERENCE	PACKET	RECEIPT ADJ
		8/18/2020	Bill	52.54	6/20- 7/20 MANUAL	226	
		12/14/2020	Adj	3.33	SCHOOL TAX	865	SCT
		12/14/2020	Adj	4.72	MIS ADJ	865	MIS
		8/18/2020	Bill	46.02-	6/25- 7/20 MANUAL	226	
		8/18/2020	Bill	39.07	6/20- 7/20 MANUAL	226	
		9/25/2020	Adj	218.60	SETUP CONTRACT	444	CON
		9/25/2020	Adj	218.60-	SETUP CONTRACT	446	CON
		8/18/2020	Bill	44.67-	6/20- 7/13 FINAL	229	
		8/18/2020	Bill	34.95	6/20- 7/20 FINAL	229	
		9/03/2020	Adj	316.57-	LEAK - WTR RES	322	LK-R
		9/03/2020	Adj	35.58-	LEAK - WTR RES	322	LK-R
		9/03/2020	Adj	9.50-	SCHOOL TAX	322	SCT
		9/03/2020	Adj	1.07-	SCHOOL TAX	322	SCT
		10/29/2020	Adj	208.33-	LEAK - WTR RES	637	LK-R
		10/29/2020	Adj	111.86-	LEAK - WTR RES	637	LK-R
		10/29/2020	Adj	6.25-	SCHOOL TAX	637	SCT
		10/29/2020	Adj	3.36-	SCHOOL TAX	637	SCT
		9/25/2020	Adj	800.00	SETUP CONTRACT	444	CON
		9/25/2020	Adj	800.00-	SETUP CONTRACT	446	CON
		9/25/2020	Adj	800.00-	SETUP CONTRACT	448	CON
		9/25/2020	Adj	800.00	SETUP CONTRACT	449	CON
		9/25/2020	Adj	1,200.00	SETUP CONTRACT	450	CON
		9/25/2020	Adj	1,000.00-	SETUP CONTRACT	451	CON
		12/14/2020	Adj	5.10	MIS ADJ	865	MIS
		12/14/2020	Adj	1.26	SCHOOL TAX	865	SCT

E: * - All Zones

ENUE CODE: All

JSTMENT CODES: Include: CON , LK-C, LK-G, LK-R, MIS , MTR , PEN , RCF , RMW , TAX , SCT , ToWR

DUENT NO	NAME	DATE	TYPE	AMOUNT	REFERENCE	PACKET	RECEIPT	ADJ
		12/14/2020	Adj	2.54	SALES TAX ADJ	865		TAX
E		10/29/2020	Adj	868.56-	LEAK - WTR GOV	637		LK-G
E		10/29/2020	Adj	26.06-	SCHOOL TAX	637		SCT
		8/18/2020	Bill	76.87-	6/25- 7/20 MANUAL	226		
		8/18/2020	Bill	64.06	6/20- 7/20 MANUAL	226		
		12/28/2020	Adj	158.44-	SETUP CONTRACT	918		CON
		9/30/2020	Adj	105.30-	LEAK - WTR RES	469		LK-R
		9/30/2020	Adj	3.16-	SCHOOL TAX	469		SCT
		7/16/2020	Adj	81.44	RPR MATRL-WATER	106		RMW
		8/31/2020	Adj	47.76-	LEAK - WTR RES	301		LK-R
		8/31/2020	Adj	1.43-	SCHOOL TAX	301		SCT
		7/30/2020	Adj	135.46-	LEAK - WTR RES	151		LK-R
		9/30/2020	Adj	65.30-	LEAK - WTR RES	469		LK-R
		9/30/2020	Adj	613.45-	LEAK - WTR RES	469		LK-R
		9/30/2020	Adj	1.96-	SCHOOL TAX	469		SCT
		9/30/2020	Adj	18.40-	SCHOOL TAX	469		SCT
		8/19/2020	Bill	9,285.08-	6/20- 7/20 MANUAL	242		
		9/08/2020	Bill	955.64-	6/20- 7/20 MANUAL	343		
		9/08/2020	Bill	9,285.08	6/20- 7/20 MANUAL	343		
		9/08/2020	Bill	775.62-	7/20- 8/20 MANUAL	343		
		9/08/2020	Bill	7,484.86	7/20- 8/20 MANUAL	343		
		12/21/2020	Bill	3,061.41-	10/20-11/20 MANUAL	893		
		12/21/2020	Bill	721.82	10/20-11/20 MANUAL	893		
		12/23/2020	Adj	68.26-	LEAK - WTR RES	903		LK-R
		12/23/2020	Adj	2.05-	SCHOOL TAX	903		SCT

2: * - All Zones

ENUE CODE: All

JSTMENT CODES: Include: CON , LK-C, LK-G, LK-R, MIS , MTR , PEN , RCF , RMW , TAX , SCT , ToWR

JUNT NO#	NAME	DATE	TYPE	AMOUNT	REFERENCE	PACKET	RECEIPT	ADJ
		8/06/2020	Bill	4,562.19-	6/20- 7/20	MANUAL	186	
		8/06/2020	Bill	95.83	6/20- 7/20	MANUAL	186	
		12/14/2020	Adj	4.27	SALES TAX ADJ		865	TAX
		12/14/2020	Adj	10.07	MIS ADJ		865	MIS
		12/14/2020	Adj	2.13	SCHOOL TAX		865	SCT
		8/05/2020	Bill	4,415.85-	6/20- 7/20	MANUAL	179	
		8/05/2020	Bill	83.09	6/20- 7/20	MANUAL	179	
		7/15/2020	Adj	40.00	METER SET FEE		102	MTR
		8/18/2020	Bill	85.06-	6/20- 7/07	FINAL	229	
		8/18/2020	Bill	52.61	6/20- 7/20	FINAL	229	
		8/18/2020	Bill	74.87-	7/07- 7/20	MANUAL	226	
		8/18/2020	Bill	32.45	6/20- 7/20	MANUAL	226	
		11/25/2020	Adj	1,017.37-	LEAK - WTR RES		767	LK-R
		11/25/2020	Adj	30.52-	SCHOOL TAX		767	SCT
		7/30/2020	Adj	1,039.86-	LEAK - WTR RES		151	LK-R
		12/01/2020	Adj	1,266.71-	SETUP CONTRACT		782	CON
		9/25/2020	Adj	216.68	SETUP CONTRACT		444	CON
		9/25/2020	Adj	216.68-	SETUP CONTRACT		446	CON
		12/14/2020	Adj	5.10-	MIS ADJ		865	MIS
		12/14/2020	Adj	1.26-	SCHOOL TAX		865	SCT
		12/14/2020	Adj	2.54-	SALES TAX ADJ		865	TAX
		8/18/2020	Bill	240.53-	6/22- 7/20	MANUAL	226	
		8/18/2020	Bill	237.76	6/20- 7/20	MANUAL	226	
		8/18/2020	Bill	394.81-	6/20- 7/20	MANUAL	234	
		8/18/2020	Bill	61.29	6/20- 7/20	MANUAL	234	

2: * - All Zones

ENUE CODE: All

STMENT CODES: Include: CON , LK-C, LK-G, LK-R, MIS , MTR , PEN , RCF , RMW , TAX , SCT , ToWR

OUNT NO#	NAME	DATE	TYPE	AMOUNT	REFERENCE	PACKET	RECEIPT	ADJ
		7/14/2020	Bill	257.13-	5/20- 6/20 MANUAL	88		
		7/14/2020	Bill	102.66	5/20- 6/20 MANUAL	88		
		11/25/2020	Adj	82.88-	LEAK - WTR RES	767		LK-R
		11/25/2020	Adj	2.49-	SCHOOL TAX	767		SCT
		9/30/2020	Adj	100.24-	LEAK - WTR RES	469		LK-R
		9/30/2020	Adj	3.01-	SCHOOL TAX	469		SCT
		12/14/2020	Adj	4.72	MIS ADJ	865		MIS
		12/14/2020	Adj	1.00	SALES TAX ADJ	865		TAX
		8/18/2020	Bill	653.29-	6/20- 7/29 FINAL	229		
		8/18/2020	Bill	715.98	6/20- 7/20 FINAL	229		
		9/30/2020	Adj	51.05-	LEAK - WTR RES	469		LK-R
		9/30/2020	Adj	106.84-	LEAK - WTR RES	469		LK-R
		9/30/2020	Adj	1.53-	SCHOOL TAX	469		SCT
		9/30/2020	Adj	3.21-	SCHOOL TAX	469		SCT
		12/28/2020	Adj	182.11-	SETUP CONTRACT	918		CON
		12/14/2020	Adj	4.72-	MIS ADJ	865		MIS
		12/14/2020	Adj	1.00-	SALES TAX ADJ	865		TAX
		8/18/2020	Bill	74.87-	7/08- 7/20 MANUAL	226		
		8/18/2020	Bill	67.46	6/20- 7/20 MANUAL	226		
		9/16/2020	Adj	1,156.20	MIS ADJ	392		MIS
		12/28/2020	Adj	479.73-	SETUP CONTRACT	918		CON
		8/18/2020	Bill	104.41-	7/15- 7/20 MANUAL	226		
		8/18/2020	Bill	23.54	6/20- 7/20 MANUAL	226		
		7/06/2020	Adj	1,156.20-	MIS ADJ	56		MIS
		7/06/2020	Adj	396.80	LEAK - RESIDENTIAL	51		LK-R

I: * - All Zones

INUE CODE: All

JSTMENT CODES: Include: CON , LK-C, LK-G, LK-R, MIS , MTR , PEN , RCF , RMW , TAX , SCT , ToWR

DATE	TYPE	AMOUNT	REFERENCE	PACKET	RECEIPT ADJ
7/06/2020	Adj	396.80-	MIS ADJ	56	MIS
8/04/2020	Adj	546.33-	LEAK - WTR RES	175	LK-R
12/11/2020	Bill	304.30-	10/20-11/20 MANUAL	850	
12/11/2020	Bill	115.43	10/20-11/20 MANUAL	850	
8/26/2020	Adj	10.00	RETURNED CHECK FEE	283	RCF
12/14/2020	Adj	3.33-	SCHOOL TAX	865	SCT
12/14/2020	Adj	4.72-	MIS ADJ	865	MIS
8/18/2020	Bill	71.84-	6/25- 7/20 MANUAL	226	
8/18/2020	Bill	64.89	6/20- 7/20 MANUAL	226	
10/01/2020	Adj	160.98-	LEAK - WTR RES	480	LK-R
10/01/2020	Adj	16.99-	LEAK - WTR RES	480	LK-R
10/01/2020	Adj	4.83-	SCHOOL TAX	480	SCT
10/01/2020	Adj	0.51-	SCHOOL TAX	480	SCT
10/01/2020	Adj	254.65-	LEAK - WTR RES	481	LK-R
11/25/2020	Adj	70.26-	LEAK - WTR RES	767	LK-R
11/25/2020	Adj	2.11-	SCHOOL TAX	767	SCT
12/23/2020	Adj	24.80-	LEAK - WTR RES	903	LK-R
12/23/2020	Adj	0.74-	SCHOOL TAX	903	SCT
12/23/2020	Adj	7.96-	LEAK - WTR RES	903	LK-R
12/23/2020	Adj	0.24-	SCHOOL TAX	903	SCT
9/30/2020	Adj	24.72-	LEAK - WTR RES	469	LK-R
9/30/2020	Adj	37.30-	LEAK - WTR RES	469	LK-R
9/30/2020	Adj	0.74-	SCHOOL TAX	469	SCT
9/30/2020	Adj	1.12-	SCHOOL TAX	469	SCT
8/31/2020	Adj	59.91-	LEAK - WTR RES	301	LK-R

E: * - All Zones

ENUE CODE: All

JSTMENT CODES: Include: CON , LK-C, LK-G, LK-R, MIS , MTR , PEN , RCF , RMW , TAX , SCT , ToWR

DUENT NO	NAME	DATE	TYPE	AMOUNT	REFERENCE	PACKET	RECEIPT	ADJ
		8/31/2020	Adj	1.80-	SCHOOL TAX	301		SCT
		10/29/2020	Adj	9.65-	SCHOOL TAX	637		SCT
		10/29/2020	Adj	8.68-	SCHOOL TAX	637		SCT
		10/29/2020	Adj	321.60-	LEAK - WTR RES	637		LK-R
		10/29/2020	Adj	289.18-	LEAK - WTR RES	637		LK-R
		12/01/2020	Adj	436.47-	SETUP CONTRACT	782		CON
		10/29/2020	Adj	345.72-	LEAK - WTR GOV	637		LK-G
		10/29/2020	Adj	10.37-	SCHOOL TAX	637		SCT
		12/23/2020	Adj	26.05-	LEAK - WTR RES	903		LK-R
		12/23/2020	Adj	0.78-	LEAK - WTR RES	903		LK-R
		12/09/2020	Adj	131.10-	LEAK - WTR RES	832		LK-R
		12/09/2020	Adj	446.51-	LEAK - WTR RES	832		LK-R
		12/09/2020	Adj	3.93-	SCHOOL TAX	832		SCT
		12/09/2020	Adj	13.40-	SCHOOL TAX	832		SCT
		10/29/2020	Adj	56.44-	LEAK - WTR RES	637		LK-R
		10/29/2020	Adj	1.69-	SCHOOL TAX	637		SCT
		10/29/2020	Adj	57.20-	LEAK - WTR RES	637		LK-R
		10/29/2020	Adj	1.72-	SCHOOL TAX	637		SCT
		12/28/2020	Adj	1,160.57-	SETUP CONTRACT	918		CON
		8/31/2020	Adj	100.43-	LEAK - WTR RES	301		LK-R
		8/31/2020	Adj	3.01-	SCHOOL TAX	301		SCT
		8/18/2020	Bill	50.18-	6/22- 7/20 MANUAL	226		
		8/18/2020	Bill	47.40	6/20- 7/20 MANUAL	226		
		9/08/2020	Bill	9,001.03-	8/19- 8/20 MANUAL	345		
		9/08/2020	Bill	0.00	7/20- 8/20 MANUAL	345		

E: * - All Zones

ENUE CODE: All

JSTMENT CODES: Include: CON , LK-C, LK-G, LK-R, MIS , MTR , PEN , RCF , RMW , TAX , SCT , ToWR

DUENT NO#	NAME	DATE	TYPE	AMOUNT	REFERENCE	PACKET	RECEIPT	ADJ
		8/07/2020	Bill	729.79-	6/20- 7/20	MANUAL	191	
		8/07/2020	Bill	52.87	6/20- 7/20	MANUAL	191	
		12/29/2020	Adj	410.47-	SETUP CONTRACT		921	CON
		9/09/2020	Bill	324.80-	6/20- 7/20	MANUAL	358	
		9/09/2020	Bill	208.16	6/20- 7/20	MANUAL	358	
		9/09/2020	Bill	74.87-	7/20- 8/20	MANUAL	358	
		9/09/2020	Bill	74.87	7/20- 8/20	MANUAL	358	
		8/26/2020	Adj	10.00	RETURNED CHECK FEE		284	RCF
		8/18/2020	Bill	141.58-	6/20- 7/14	FINAL	229	
		8/18/2020	Bill	126.61	6/20- 7/20	FINAL	229	
		7/16/2020	Bill	188.78-	5/20- 6/20	MANUAL	108	
		7/16/2020	Bill	114.05	5/20- 6/20	MANUAL	108	
		10/23/2020	Adj	297.34-	SETUP CONTRACT		611	CON
		8/18/2020	Bill	51.97-	6/22- 7/20	MANUAL	226	
		8/18/2020	Bill	49.19	6/20- 7/20	MANUAL	226	
		8/18/2020	Bill	118.98-	6/20- 7/23	FINAL	229	
		8/18/2020	Bill	126.46	6/20- 7/20	FINAL	229	
		7/29/2020	Adj	10.00	RETURNED CHECK FEE		145	RCF
		7/29/2020	Adj	10.00	RETURNED CHECK FEE		145	RCF
		8/19/2020	Bill	313.10-	6/20- 7/20	MANUAL	236	
		8/19/2020	Bill	53.13	6/20- 7/20	MANUAL	236	
		8/18/2020	Bill	41.67-	6/20- 7/16	FINAL	229	
		8/18/2020	Bill	36.12	6/20- 7/20	FINAL	229	
		8/18/2020	Bill	41.67-	7/16- 7/20	MANUAL	226	
		8/18/2020	Bill	5.55	6/20- 7/20	MANUAL	226	

2: * - All Zones

ENUE CODE: All

STMENT CODES: Include: CON , LK-C, LK-G, LK-R, MIS , MTR , PEN , RCF , RMW , TAX , SCT , ToWR

OUNT NO#	NAME	DATE	TYPE	AMOUNT	REFERENCE	PACKET	RECEIPT	ADJ
		10/29/2020	Adj	26.90-	LEAK - WTR RES	637		LK-R
		10/29/2020	Adj	0.81-	SCHOOL TAX	637		SCT
		8/31/2020	Adj	155.28-	LEAK - WTR RES	301		LK-R
		8/31/2020	Adj	4.66-	SCHOOL TAX	301		SCT
		10/06/2020	Adj	10.00	RETURNED CHECK FEE	503		RCF
		7/14/2020	Bill	119.82-	5/20- 6/20 MANUAL	92		
		7/14/2020	Bill	42.63	5/20- 6/20 MANUAL	92		
		8/18/2020	Bill	96.78-	7/06- 7/20 MANUAL	226		
		8/18/2020	Bill	56.85	6/20- 7/20 MANUAL	226		
		12/02/2020	Adj	12.00	RETURNED CHECK FEE	801		RCF
		11/06/2020	Bill	134.32-	9/20-10/20 MANUAL	684		
		11/06/2020	Bill	88.04	9/20-10/20 MANUAL	684		
		8/18/2020	Bill	50.41-	6/22- 7/20 MANUAL	226		
		8/18/2020	Bill	47.64	6/20- 7/20 MANUAL	226		
		11/25/2020	Adj	179.65-	LEAK - WTR RES	767		LK-R
		11/25/2020	Adj	12.14-	LEAK - WTR RES	767		LK-R
		11/25/2020	Adj	5.39-	SCHOOL TAX	767		SCT
		11/25/2020	Adj	0.36-	SCHOOL TAX	767		SCT
		8/06/2020	Bill	224.01-	5/20- 6/20 MANUAL	187		
		8/06/2020	Bill	62.86	5/20- 6/20 MANUAL	187		
		8/18/2020	Bill	41.67-	6/22- 7/20 MANUAL	226		
		8/18/2020	Bill	38.89	6/20- 7/20 MANUAL	226		
		8/18/2020	Bill	41.67-	6/20- 7/20 MANUAL	226		
		8/18/2020	Bill	39.38	6/20- 7/20 MANUAL	226		
		9/21/2020	Adj	800.00-	SETUP CONTRACT	403		CON

E: * - All Zones

ENUE CODE: All

JSTMENT CODES: Include: CON , LK-C, LK-G, LK-R, MIS , MTR , PEN , RCF , RMW , TAX , SCT , ToWR

DUNT NO#	NAME	DATE	TYPE	AMOUNT	REFERENCE	PACKET	RECEIPT	ADJ
		9/25/2020	Adj	800.00	SETUP CONTRACT	444		CON
		9/25/2020	Adj	800.00-	SETUP CONTRACT	446		CON
		9/25/2020	Adj	800.00-	SETUP CONTRACT	448		CON
		9/25/2020	Adj	800.00	SETUP CONTRACT	450		CON
		10/08/2020	Adj	800.00-	SETUP CONTRACT	518		CON
		10/08/2020	Adj	800.00		520		CON
		10/08/2020	Adj	800.00-	SETUP CONTRACT	524		CON
		10/09/2020	Bill	825.86-	8/26- 9/20 MANUAL	532		
		10/09/2020	Bill	125.86	8/20- 9/20 MANUAL	532		
		8/18/2020	Bill	41.67-	7/15- 7/20 MANUAL	226		
		8/18/2020	Bill	6.95	6/20- 7/20 MANUAL	226		
		8/18/2020	Bill	360.15-	6/22- 7/20 MANUAL	226		
		8/18/2020	Bill	56.16	6/20- 7/20 MANUAL	226		
		11/10/2020	Bill	85.61-	9/20-10/20 MANUAL	696		
		11/10/2020	Bill	41.67	9/20-10/20 MANUAL	696		
		12/04/2020	Bill	1,250.16-	10/20-11/20 MANUAL	813		
		12/04/2020	Bill	87.34	10/20-11/20 MANUAL	813		
		8/18/2020	Bill	46.67-	7/07- 7/20 MANUAL	226		
		8/18/2020	Bill	20.23	6/20- 7/20 MANUAL	226		
		11/05/2020	Adj	240.00-	SETUP CONTRACT	676		CON
		11/05/2020	Adj	258.06-	SETUP CONTRACT	676		CON
		11/05/2020	Adj	240.00-	SETUP CONTRACT	676		CON
		8/18/2020	Bill	44.50-	6/22- 7/20 MANUAL	226		
		8/18/2020	Bill	41.73	6/20- 7/20 MANUAL	226		
		12/23/2020	Adj	54.00-	LEAK - WTR RES	903		LK-R

E: * - All Zones

ENUE CODE: All

JSTMENT CODES: Include: CON , LK-C, LK-G, LK-R, MIS , MTR , PEN , RCF , RMW , TAX , SCT , ToWR

DUENT NO#	NAME	DATE	TYPE	AMOUNT	REFERENCE	PACKET	RECEIPT	ADJ
		12/23/2020	Adj	4.67-	SCHOOL TAX	903		SCT
		8/18/2020	Bill	41.67-	7/08- 7/20 MANUAL	226		
		8/18/2020	Bill	34.97	6/20- 7/20 MANUAL	226		
		12/28/2020	Adj	351.82-	SETUP CONTRACT	918		CON
		8/11/2020	Bill	91.16-	6/20- 7/20 MANUAL	203		
		8/11/2020	Bill	57.39	6/20- 7/20 MANUAL	203		
		11/25/2020	Adj	28.64-	LEAK - WTR RES	767		LK-R
		11/25/2020	Adj	0.86-	SCHOOL TAX	767		SCT
		12/28/2020	Adj	118.87-	SETUP CONTRACT	918		CON
		8/18/2020	Bill	74.87-	6/20- 7/23 FINAL	229		
		8/18/2020	Bill	82.35	6/20- 7/20 FINAL	229		
		8/06/2020	Bill	404.10-	6/20- 7/20 MANUAL	186		
		8/06/2020	Bill	184.77	6/20- 7/20 MANUAL	186		
		12/23/2020	Adj	51.61-	LEAK - WTR RES	903		LK-R
		12/23/2020	Adj	28.61-	LEAK - WTR RES	903		LK-R
		12/23/2020	Adj	1.55-	SCHOOL TAX	903		SCT
		12/23/2020	Adj	0.86-	SCHOOL TAX	903		SCT
		8/18/2020	Bill	41.67-	7/14- 7/20 MANUAL	226		
		8/18/2020	Bill	7.19	6/20- 7/20 MANUAL	226		
		8/05/2020	Bill	163.23-	6/20- 7/20 MANUAL	178		
		8/05/2020	Bill	48.79	6/20- 7/20 MANUAL	178		
		10/05/2020	Adj	106.98-	LEAK - WTR RES	497		LK-R
		10/05/2020	Adj	3.46-	SCHOOL TAX	497		SCT
		10/05/2020	Adj	591.87-	LEAK - WTR RES	497		LK-R
		10/05/2020	Adj	18.01-	SCHOOL TAX	497		SCT

2: * - All Zones

ENUE CODE: All

JSTMENT CODES: Include: CON , LK-C, LK-G, LK-R, MIS , MTR , PEN , RCF , RMW , TAX , SCT , ToWR

JUNT NO#	NAME	DATE	TYPE	AMOUNT	REFERENCE	PACKET	RECEIPT	ADJ
		8/12/2020	Bill	978.56-	6/20- 7/20	MANUAL	206	
		8/12/2020	Bill	110.27	6/20- 7/20	MANUAL	206	
		8/18/2020	Bill	450.10-	6/22- 7/20	MANUAL	226	
		8/18/2020	Bill	65.15	6/20- 7/20	MANUAL	226	
		7/16/2020	Bill	67.72-	5/20- 6/20	MANUAL	107	
		7/16/2020	Bill	48.10	5/20- 6/20	MANUAL	107	
		10/29/2020	Adj	37.35-	LEAK - WTR RES		637	LK-R
		10/29/2020	Adj	37.35-	LEAK - WTR RES		637	LK-R
		10/29/2020	Adj	1.12-	SCHOOL TAX		637	SCT
		10/29/2020	Adj	1.12-	SCHOOL TAX		637	SCT
		10/30/2020	Adj	37.35	LEAK - WTR RES		646	LK-R
		10/30/2020	Adj	37.35	LEAK - WTR RES		646	LK-R
		10/30/2020	Adj	1.12	SCHOOL TAX		646	SCT
		10/30/2020	Adj	1.12	SCHOOL TAX		646	SCT
		10/30/2020	Adj	57.35-	LEAK - WTR RES		646	LK-R
		10/30/2020	Adj	148.37-	LEAK - WTR RES		646	LK-R
		10/30/2020	Adj	1.72-	SCHOOL TAX		646	SCT
		10/30/2020	Adj	4.45-	SCHOOL TAX		646	SCT
		8/17/2020	Bill	132.85-	6/20- 7/20	MANUAL	220	
		8/17/2020	Bill	133.28	6/20- 7/20	MANUAL	220	
		8/18/2020	Bill	49.21-	6/22- 7/20	MANUAL	226	
		8/18/2020	Bill	46.43	6/20- 7/20	MANUAL	226	
		11/25/2020	Adj	66.56-	LEAK - WTR RES		767	LK-R
		11/25/2020	Adj	2.00-	SCHOOL TAX		767	SCT
		9/25/2020	Adj	295.24	SETUP CONTRACT		444	CON

3: * - All Zones

ENUE CODE: All

JSTMENT CODES: Include: CON , LK-C, LK-G, LK-R, MIS , MTR , PEN , RCF , RMW , TAX , SCT , ToWR

JUNT NO#	NAME	DATE	TYPE	AMOUNT	REFERENCE	PACKET	RECEIPT	ADJ
		9/25/2020	Adj	295.24-	SETUP CONTRACT	446		CON
		7/30/2020	Adj	730.19-	LEAK - WTR COMM	151		LK-C
		8/18/2020	Bill	41.67-	7/15- 7/20 MANUAL	226		
		8/18/2020	Bill	5.80	6/20- 7/20 MANUAL	226		
		9/25/2020	Adj	337.14	SETUP CONTRACT	444		CON
		9/25/2020	Adj	337.14-	SETUP CONTRACT	446		CON
		8/18/2020	Bill	154.52-	6/20- 7/28 FINAL	229		
		8/20/2020	Bill	165.63-	6/20- 7/20 FINAL	252		
		8/20/2020	Bill	59.39	6/20- 7/20 FINAL	252		
		11/19/2020	Adj	10.00	RETURNED CHECK FEE	736		RCF
		11/25/2020	Adj	211.36-	LEAK - WTR RES	767		LK-R
		11/25/2020	Adj	193.48-	LEAK - WTR RES	767		LK-R
		11/25/2020	Adj	6.34-	SCHOOL TAX	767		SCT
		11/25/2020	Adj	5.80-	SCHOOL TAX	767		SCT
		10/06/2020	Bill	234.57-	8/20- 9/20 MANUAL	506		
		10/06/2020	Bill	176.94	8/20- 9/20 MANUAL	506		
		11/25/2020	Adj	421.19-	LEAK - WTR RES	767		LK-R
		11/25/2020	Adj	12.64-	SCHOOL TAX	767		SCT
		8/18/2020	Bill	41.67-	6/22- 7/20 MANUAL	226		
		8/18/2020	Bill	38.89	6/20- 7/20 MANUAL	226		
		9/30/2020	Adj	6.97-	LEAK - WTR RES	469		LK-R
		9/30/2020	Adj	236.34-	LEAK - WTR RES	469		LK-R
		9/30/2020	Adj	0.21-	SCHOOL TAX	469		SCT
		9/30/2020	Adj	7.09-	SCHOOL TAX	469		SCT
		9/25/2020	Adj	187.82	SETUP CONTRACT	444		CON

3: * - All Zones

ENUE CODE: All

JSTMENT CODES: Include: CON , LK-C, LK-G, LK-R, MIS , MTR , PEN , RCF , RMW , TAX , SCT , ToWR

DUANT NO#	NAME	DATE	TYPE	AMOUNT	REFERENCE	PACKET	RECEIPT ADJ
		9/25/2020	Adj	187.82-	SETUP CONTRACT	446	CON
		8/18/2020	Bill	66.22-	6/22- 7/20 MANUAL	226	
		8/18/2020	Bill	63.45	6/20- 7/20 MANUAL	226	
		7/30/2020	Adj	78.15-	LEAK - WTR RES	151	LK-R
		8/18/2020	Bill	41.67-	7/14- 7/20 MANUAL	226	
		8/18/2020	Bill	8.33	6/20- 7/20 MANUAL	226	
		9/25/2020	Adj	600.00	SETUP CONTRACT	444	CON
		9/25/2020	Adj	600.00-	SETUP CONTRACT	446	CON
		9/25/2020	Adj	600.00-	SETUP CONTRACT	448	CON
		9/25/2020	Adj	800.00	SETUP CONTRACT	444	CON
		9/25/2020	Adj	800.00-	SETUP CONTRACT	446	CON
		9/25/2020	Adj	800.00-	SETUP CONTRACT	448	CON
		9/25/2020	Adj	800.00	SETUP CONTRACT	450	CON
		12/11/2020	Adj	247.73	RPR MATRL-WATER	857	RMW
		12/11/2020	Adj	163.72	RPR MATRL-WATER	857	RMW
		12/11/2020	Adj	24.69	SALES TAX ADJ	857	TAX
		11/25/2020	Adj	29.15-	LEAK - WTR RES	767	LK-R
		11/25/2020	Adj	42.01-	LEAK - WTR RES	767	LK-R
		11/25/2020	Adj	0.87-	SCHOOL TAX	767	SCT
		11/25/2020	Adj	1.26-	SCHOOL TAX	767	SCT
		8/31/2020	Adj	79.22-	LEAK - WTR RES	301	LK-R
		8/31/2020	Adj	2.38-	SCHOOL TAX	301	SCT
		8/18/2020	Bill	76.87-	6/22- 7/20 MANUAL	226	
		8/18/2020	Bill	71.75	6/20- 7/20 MANUAL	226	
		8/18/2020	Bill	127.98-	7/08- 7/13 FINAL	227	

3: * - All Zones

ENUE CODE: All

JSTMENT CODES: Include: CON , LK-C, LK-G, LK-R, MIS , MTR , PEN , RCF , RMW , TAX , SCT , ToWR

JUNT NO#	NAME	DATE	TYPE	AMOUNT	REFERENCE	PACKET	RECEIPT ADJ
		8/18/2020	Bill	98.93-	6/20- 7/20 FINAL	229	
		8/18/2020	Bill	98.93-	6/20- 7/20 FINAL	234	
		8/18/2020	Bill	98.93	6/20- 7/20 FINAL	234	
		8/20/2020	Adj	40.00	METER SET FEE	245	MTR
		8/18/2020	Bill	76.87-	6/20- 7/24 FINAL	234	
		8/18/2020	Bill	87.12	6/20- 7/20 FINAL	234	
		12/14/2020	Adj	4.27-	SALES TAX ADJ	865	TAX
		12/14/2020	Adj	10.07-	MIS ADJ	865	MIS
		12/14/2020	Adj	2.13-	SCHOOL TAX	865	SCT
		8/06/2020	Bill	428.91-	6/20- 7/20 MANUAL	186	
		8/06/2020	Bill	74.87	6/20- 7/20 MANUAL	186	
		12/10/2020	Bill	74.15-	10/20-11/20 MANUAL	843	
		12/10/2020	Bill	41.67	10/20-11/20 MANUAL	843	
		8/12/2020	Adj	98.70	MIS ADJ	209	MIS
		12/28/2020	Adj	427.04-	SETUP CONTRACT	918	CON
		8/18/2020	Bill	64.36-	6/20- 7/30 FINAL	234	
		8/18/2020	Bill	58.69	6/20- 7/20 FINAL	234	
		7/06/2020	Adj	126.90-	MIS ADJ	56	MIS
		8/18/2020	Bill	42.53-	6/20- 6/25 FINAL	234	
		8/18/2020	Bill	7.81	6/20- 7/20 FINAL	234	
		8/18/2020	Bill	94.95-	7/07- 7/20 MANUAL	226	
		8/18/2020	Bill	70.20	6/20- 7/20 MANUAL	226	
		8/26/2020	Adj	10.00	RETURNED CHECK FEE	284	RCF
		8/18/2020	Bill	41.67-	6/20- 7/14 FINAL	234	
		8/18/2020	Bill	33.34	6/20- 7/20 FINAL	234	

E: * - All Zones

ENUE CODE: All

JSTMENT CODES: Include: CON , LK-C, LK-G, LK-R, MIS , MTR , PEN , RCF , RMW , TAX , SCT , ToWR

DUENT NO#	NAME	DATE	TYPE	AMOUNT	REFERENCE	PACKET	RECEIPT	ADJ
		8/18/2020	Bill	41.67-	7/14- 7/20	MANUAL	226	
		8/18/2020	Bill	8.33	6/20- 7/20	MANUAL	226	
		8/18/2020	Bill	101.41-	6/20- 7/20	MANUAL	223	
		8/18/2020	Bill	96.72	6/20- 7/20	MANUAL	223	
		8/18/2020	Bill	7.35-	6/20- 6/24	FINAL	234	
		8/18/2020	Bill	0.98	6/20- 7/20	FINAL	234	
		8/18/2020	Bill	52.30-	6/25- 7/20	MANUAL	226	
		8/18/2020	Bill	45.35	6/20- 7/20	MANUAL	226	
		9/16/2020	Bill	153.48-	7/20- 8/20	MANUAL	393	
		9/16/2020	Bill	76.87	7/20- 8/20	MANUAL	393	
		9/25/2020	Adj	196.00	SETUP CONTRACT		444	CON
		9/25/2020	Adj	196.00-	SETUP CONTRACT		446	CON
		10/29/2020	Adj	113.50-	LEAK - WTR RES		637	LK-R
		10/29/2020	Adj	3.41-	SCHOOL TAX		637	SCT
		12/24/2020	Adj	139.59-	LEAK - WTR RES		909	LK-R
		12/24/2020	Adj	4.19-	SCHOOL TAX		909	SCT
		9/25/2020	Adj	300.25	SETUP CONTRACT		444	CON
		9/25/2020	Adj	300.25-	SETUP CONTRACT		446	CON
		12/17/2020	Bill	78.05-	10/20-11/20	MANUAL	881	
		12/17/2020	Bill	41.67	10/20-11/20	MANUAL	881	
		8/18/2020	Bill	41.67-	6/20- 7/14	FINAL	234	
		8/18/2020	Bill	33.34	6/20- 7/20	FINAL	234	
		8/18/2020	Bill	41.67-	7/14- 7/20	MANUAL	226	
		8/18/2020	Bill	8.33	6/20- 7/20	MANUAL	226	
		10/29/2020	Adj	102.36-	LEAK - WTR RES		637	LK-R

E: * - All Zones

ENUE CODE: All

JSTMENT CODES: Include: CON , LK-C, LK-G, LK-R, MIS , MTR , PEN , RCF , RMW , TAX , SCT , ToWR

DUANT NO#	NAME	DATE	TYPE	AMOUNT	REFERENCE	PACKET	RECEIPT	ADJ
		10/29/2020	Adj	3.07-	SCHOOL TAX	637		SCT
		8/18/2020	Bill	101.30-	6/20- 7/14 FINAL	234		
		8/18/2020	Bill	86.33	6/20- 7/20 FINAL	234		
		10/29/2020	Adj	31.81-	LEAK - WTR RES	637		LK-R
		10/29/2020	Adj	0.95-	SCHOOL TAX	637		SCT
		7/16/2020	Bill	67.72-	5/20- 6/20 MANUAL	110		
		7/16/2020	Bill	41.67	5/20- 6/20 MANUAL	110		
		9/30/2020	Adj	40.77-	LEAK - WTR RES	469		LK-R
		9/30/2020	Adj	87.39-	LEAK - WTR RES	469		LK-R
		9/30/2020	Adj	1.22-	SCHOOL TAX	469		SCT
		9/30/2020	Adj	2.62-	SCHOOL TAX	469		SCT
		8/12/2020	Adj	98.70-	MIS ADJ	209		MIS
		9/02/2020	Adj	20.49-	LEAK - WTR RES	316		LK-R
		10/12/2020	Adj	2.00-	SALES TAX ADJ	544		TAX
		10/12/2020	Adj	2.33-	SALES TAX ADJ	544		TAX
		10/12/2020	Adj	3.59-	SALES TAX ADJ	544		TAX
		10/12/2020	Adj	4.02-	SALES TAX ADJ	544		TAX
		8/18/2020	Bill	41.67-	7/17- 7/20 MANUAL	226		
		8/18/2020	Bill	4.16	6/20- 7/20 MANUAL	226		
		7/30/2020	Adj	141.03-	LEAK - WTR RES	151		LK-R
		8/18/2020	Bill	41.67-	6/22- 7/20 MANUAL	226		
		8/18/2020	Bill	38.89	6/20- 7/20 MANUAL	226		
		8/31/2020	Adj	37.49-	LEAK - WTR RES	301		LK-R
		8/31/2020	Adj	1.12-	SCHOOL TAX	301		SCT
		11/16/2020	Adj	12.00	RETURNED CHECK FEE	719		RCF

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ENUE CODE: All

JSTMENT CODES: Include: CON , LK-C, LK-G, LK-R, MIS , MTR , PEN , RCF , RMW , TAX , SCT , ToWR

JUNT NO#	NAME	DATE	TYPE	AMOUNT	REFERENCE	PACKET	RECEIPT	ADJ
		8/11/2020	Bill	99.76-	6/20- 7/20 MANUAL	203		
		8/11/2020	Bill	70.07	6/20- 7/20 MANUAL	203		
		8/06/2020	Bill	197.44-	6/20- 7/20 MANUAL	186		
		8/06/2020	Bill	74.58	6/20- 7/20 MANUAL	186		
		11/20/2020	Adj	12.00	RETURNED CHECK FEE	743		RCF
		8/18/2020	Bill	48.04-	6/20- 7/01 FINAL	234		
		8/18/2020	Bill	21.64	6/20- 7/20 FINAL	234		
		12/01/2020	Adj	1,000.00-	SETUP CONTRACT	792		CON
		7/30/2020	Adj	99.31-	LEAK - WTR RES	151		LK-R
		8/18/2020	Bill	47.70-	7/10- 7/20 MANUAL	226		
		8/18/2020	Bill	32.50	6/20- 7/20 MANUAL	226		
		9/25/2020	Adj	900.00	SETUP CONTRACT	444		CON
		9/25/2020	Adj	900.00-	SETUP CONTRACT	446		CON
		9/25/2020	Adj	900.00-	SETUP CONTRACT	448		CON
		8/07/2020	Adj	40.00-	MIS ADJ	190		MIS
		12/14/2020	Adj	0.74-	SCHOOL TAX	865		SCT
		12/14/2020	Adj	3.51-	MIS ADJ	865		MIS
		11/06/2020	Bill	74.50-	9/20-10/20 MANUAL	685		
		11/06/2020	Bill	48.00	9/20-10/20 MANUAL	685		
		7/14/2020	Bill	41.67-	5/20- 6/20 MANUAL	89		
		7/14/2020	Bill	133.01	5/20- 6/20 MANUAL	89		
		9/09/2020	Bill	121.99-	7/20- 8/20 MANUAL	353		
		9/09/2020	Bill	42.97	7/20- 8/20 MANUAL	353		
		12/11/2020	Adj	1,000.00	SETUP CONTRACT	852		CON
		12/11/2020	Adj	1,000.00-	SETUP CONTRACT	853		CON

E: * - All Zones

ENUE CODE: All

JSTMENT CODES: Include: CON , LK-C, LK-G, LK-R, MIS , MTR , PEN , RCF , RMW , TAX , SCT , ToWR

DUENT NO#	NAME	DATE	TYPE	AMOUNT	REFERENCE	PACKET	RECEIPT	ADJ
		12/11/2020	Adj	1,000.00-	SETUP CONTRACT	854		CON
		9/25/2020	Adj	140.80	SETUP CONTRACT	444		CON
		9/25/2020	Adj	140.80-	SETUP CONTRACT	446		CON
		7/14/2020	Bill	111.13-	5/20- 6/20 MANUAL	90		
		7/14/2020	Bill	67.72	5/20- 6/20 MANUAL	90		
		10/29/2020	Adj	90.25-	LEAK - WTR RES	637		LK-R
		10/29/2020	Adj	15.82-	LEAK - WTR RES	637		LK-R
		10/29/2020	Adj	2.71-	SCHOOL TAX	637		SCT
		10/29/2020	Adj	0.47-	SCHOOL TAX	637		SCT
		8/31/2020	Adj	12.12-	LEAK - WTR RES	301		LK-R
		8/31/2020	Adj	0.36-	SCHOOL TAX	301		SCT
		10/29/2020	Adj	43.81-	LEAK - WTR RES	637		LK-R
		10/29/2020	Adj	45.43-	LEAK - WTR RES	637		LK-R
		10/29/2020	Adj	1.31-	SCHOOL TAX	637		SCT
		10/29/2020	Adj	1.36-	SCHOOL TAX	637		SCT
		9/11/2020	Adj	12.00	RETURNED CHECK FEE	370		RCF
		8/18/2020	Bill	125.29-	7/08- 7/20 MANUAL	226		
		8/18/2020	Bill	117.45	6/20- 7/20 MANUAL	226		
		9/24/2020	Adj	12.00	RETURNED CHECK FEE	432		RCF
		10/09/2020	Adj	10.00	RETURNED CHECK FEE	531		RCF
		10/14/2020	Adj	12.00	RETURNED CHECK FEE	562		RCF
		9/25/2020	Adj	800.00	SETUP CONTRACT	444		CON
		9/25/2020	Adj	800.00-	SETUP CONTRACT	446		CON
		9/25/2020	Adj	800.00-	SETUP CONTRACT	448		CON
		10/13/2020	Adj	800.00-	SETUP CONTRACT	552		CON

E: * - All Zones

ENUE CODE: All

STMENT CODES: Include: CON , LK-C, LK-G, LK-R, MIS , MTR , PEN , RCF , RMW , TAX , SCT , ToWR

DUENT NO#	NAME	DATE	TYPE	AMOUNT	REFERENCE	PACKET	RECEIPT	ADJ
		10/13/2020	Adj	741.88-	SETUP CONTRACT	555		CON
		8/31/2020	Adj	36.58-	LEAK - WTR RES	301		LK-R
		8/31/2020	Adj	650.26-	LEAK - WTR RES	301		LK-R
		8/31/2020	Adj	1.09-	SCHOOL TAX	301		SCT
		8/31/2020	Adj	19.51-	SCHOOL TAX	301		SCT
		10/08/2020	Adj	299.42-	LEAK - WTR COMM	521		LK-C
		10/08/2020	Adj	8.98-	SCHOOL TAX	521		SCT
		10/08/2020	Adj	17.96-	SALES TAX ADJ	521		TAX
		10/08/2020	Adj	2.20-	SALES TAX ADJ	522		TAX
		10/08/2020	Adj	39.01-	SALES TAX ADJ	522		TAX
		10/13/2020	Adj	589.57-	SETUP CONTRACT	557		CON
		9/11/2020	Adj	12.00	RETURNED CHECK FEE	370		RCF
		8/17/2020	Bill	72.15-	6/20- 7/20 MANUAL	215		
		8/17/2020	Bill	52.78	6/20- 7/20 MANUAL	215		
		8/06/2020	Bill	127.11-	6/20- 7/20 MANUAL	186		
		8/06/2020	Bill	60.25	6/20- 7/20 MANUAL	186		
		7/14/2020	Bill	128.50-	5/20- 6/20 MANUAL	94		
		7/14/2020	Bill	93.77	5/20- 6/20 MANUAL	94		
		7/30/2020	Adj	128.34-	LEAK - WTR RES	151		LK-R
		11/06/2020	Bill	90.12-	9/20-10/20 MANUAL	684		
		11/06/2020	Bill	50.96	9/20-10/20 MANUAL	684		
		9/10/2020	Bill	281.06-	7/20- 8/20 MANUAL	365		
		9/10/2020	Bill	55.47	7/20- 8/20 MANUAL	365		
		9/25/2020	Adj	465.00	SETUP CONTRACT	444		CON
		9/25/2020	Adj	465.00-	SETUP CONTRACT	446		CON

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ENUE CODE: All

JSTMENT CODES: Include: CON , LK-C, LK-G, LK-R, MIS , MTR , PEN , RCF , RMW , TAX , SCT , ToWR

JUNT NO#	NAME	DATE	TYPE	AMOUNT	REFERENCE	PACKET	RECEIPT	ADJ
		10/23/2020	Adj	348.34-	SETUP CONTRACT	607		CON
		8/18/2020	Bill	41.67-	7/08- 7/20 MANUAL	226		
		8/18/2020	Bill	33.83	6/20- 7/20 MANUAL	226		
		8/06/2020	Bill	97.06-	6/20- 7/20 MANUAL	186		
		8/06/2020	Bill	64.94	6/20- 7/20 MANUAL	186		
		7/14/2020	Bill	76.40-	5/20- 6/20 MANUAL	91		
		7/14/2020	Bill	50.96	5/20- 6/20 MANUAL	91		
		10/29/2020	Adj	214.22-	LEAK - WTR RES	637		LK-R
		10/29/2020	Adj	43.65-	LEAK - WTR RES	637		LK-R
		10/29/2020	Adj	6.43-	SCHOOL TAX	637		SCT
		10/29/2020	Adj	1.31-	SCHOOL TAX	637		SCT
		7/16/2020	Bill	302.16-	5/20- 6/20 MANUAL	109		
		7/16/2020	Bill	48.61	5/20- 6/20 MANUAL	109		
		8/18/2020	Bill	141.67-	7/10- 7/20 MANUAL	226		
		8/18/2020	Bill	126.47	6/20- 7/20 MANUAL	226		
		9/25/2020	Adj	800.00	SETUP CONTRACT	444		CON
		9/25/2020	Adj	800.00-	SETUP CONTRACT	446		CON
		9/25/2020	Adj	800.00-	SETUP CONTRACT	448		CON
		9/25/2020	Adj	800.00	SETUP CONTRACT	450		CON
		8/18/2020	Bill	78.38-	7/08- 7/20 MANUAL	226		
		8/18/2020	Bill	71.68	6/20- 7/20 MANUAL	226		
		8/31/2020	Adj	146.47-	LEAK - WTR RES	301		LK-R
		8/31/2020	Adj	4.39-	SCHOOL TAX	301		SCT
		10/29/2020	Adj	165.34-	LEAK - WTR RES	637		LK-R
		10/29/2020	Adj	53.58-	LEAK - WTR RES	637		LK-R

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ENUE CODE: All

JSTMENT CODES: Include: CON , LK-C, LK-G, LK-R, MIS , MTR , PEN , RCF , RMW , TAX , SCT , ToWR

DUENT NO#	NAME	DATE	TYPE	AMOUNT	REFERENCE	PACKET	RECEIPT	ADJ
		10/29/2020	Adj	4.96-	SCHOOL TAX	637		SCT
		10/29/2020	Adj	1.61-	SCHOOL TAX	637		SCT
		12/11/2020	Adj	10.00	RETURNED CHECK FEE	858		RCF
		10/05/2020	Bill	147.69-	8/20- 9/20 MANUAL	491		
		10/05/2020	Bill	66.25	8/20- 9/20 MANUAL	491		
		11/02/2020	Bill	41.67-	9/20-10/20 MANUAL	658		
		11/02/2020	Bill	41.67	9/20-10/20 MANUAL	658		
		9/25/2020	Adj	403.92	SETUP CONTRACT	444		CON
		9/25/2020	Adj	403.92-	SETUP CONTRACT	446		CON
		10/29/2020	Adj	188.28-	LEAK - WTR RES	637		LK-R
		10/29/2020	Adj	118.39-	LEAK - WTR RES	637		LK-R
		10/29/2020	Adj	5.65-	SCHOOL TAX	637		SCT
		10/29/2020	Adj	3.55-	SCHOOL TAX	637		SCT
		8/18/2020	Bill	41.67-	6/20- 7/28 FINAL	234		
		8/18/2020	Bill	52.79	6/20- 7/20 FINAL	234		
		8/18/2020	Bill	81.70-	6/22- 7/20 MANUAL	226		
		8/18/2020	Bill	78.92	6/20- 7/20 MANUAL	226		
		12/01/2020	Adj	191.94-	SETUP CONTRACT	782		CON
		10/29/2020	Adj	125.66-	LEAK - WTR RES	637		LK-R
		10/29/2020	Adj	36.57-	LEAK - WTR RES	637		LK-R
		10/29/2020	Adj	3.77-	SCHOOL TAX	637		SCT
		10/29/2020	Adj	1.10-	SCHOOL TAX	637		SCT
		8/18/2020	Bill	98.07-	6/20- 7/14 FINAL	234		
		8/18/2020	Bill	89.74	6/20- 7/20 FINAL	234		
		9/08/2020	Bill	2,765.57-	8/10- 8/20 MANUAL	344		

E: * - All Zones

ENUE CODE: All

JSTMENT CODES: Include: CON , LK-C, LK-G, LK-R, MIS , MTR , PEN , RCF , RMW , TAX , SCT , ToWR

DUENT NO#	NAME	DATE	TYPE	AMOUNT	REFERENCE	PACKET	RECEIPT	ADJ
		9/08/2020	Bill	11.07	7/20- 8/20 MANUAL	344		
		9/03/2020	Adj	10.00	RETURNED CHECK FEE	326		RCF
		9/03/2020	Adj	2.00	RETURNED CHECK FEE	327		RCF
		8/18/2020	Bill	317.62-	6/20- 7/20 MANUAL	224		
		8/18/2020	Bill	85.00	6/20- 7/20 MANUAL	224		
		12/14/2020	Adj	0.74	SCHOOL TAX	865		SCT
		12/14/2020	Adj	3.51	MIS ADJ	865		MIS
		8/31/2020	Adj	24.49-	LEAK - WTR RES	301		LK-R
		8/31/2020	Adj	0.73-	SCHOOL TAX	301		SCT
		8/31/2020	Adj	1,072.20-	LEAK - WTR RES	301		LK-R
		8/31/2020	Adj	32.16-	SCHOOL TAX	301		SCT
		9/10/2020	Adj	25.88-	LEAK - WTR RES	362		LK-R
		9/14/2020	Adj	10.00	RETURNED CHECK FEE	378		RCF
		7/14/2020	Bill	93.77-	5/20- 6/20 MANUAL	93		
		7/14/2020	Bill	79.09	5/20- 6/20 MANUAL	93		
		12/23/2020	Adj	125.88-	LEAK - WTR RES	903		LK-R
		12/23/2020	Adj	3.78-	SCHOOL TAX	903		SCT
		8/18/2020	Bill	41.67-	6/20- 7/01 FINAL	234		
		8/18/2020	Bill	15.28	6/20- 7/20 FINAL	234		
		8/18/2020	Bill	41.67-	7/08- 7/20 MANUAL	226		
		8/18/2020	Bill	16.67	6/20- 7/20 MANUAL	226		
		8/18/2020	Bill	43.70-	7/17- 7/20 MANUAL	226		
		8/18/2020	Bill	6.19	6/20- 7/20 MANUAL	226		
		8/18/2020	Bill	41.67-	6/20- 6/22 FINAL	234		
		8/18/2020	Bill	2.78	6/20- 7/20 FINAL	234		

E: * - All Zones

ENUE CODE: All

JSTMENT CODES: Include: CON , LK-C, LK-G, LK-R, MIS , MTR , PEN , RCF , RMW , TAX , SCT , ToWR

OUNT NO#	NAME	DATE	TYPE	AMOUNT	REFERENCE	PACKET	RECEIPT	ADJ
		7/29/2020	Adj	800.00-	SETUP CONTRACT	153		CON
		8/18/2020	Bill	149.78-	6/22- 7/20 MANUAL	226		
		8/18/2020	Bill	147.00	6/20- 7/20 MANUAL	226		
		9/25/2020	Adj	600.00	SETUP CONTRACT	444		CON
		9/25/2020	Adj	600.00-	SETUP CONTRACT	446		CON
		9/25/2020	Adj	600.00-	SETUP CONTRACT	448		CON
		9/25/2020	Adj	600.00	SETUP CONTRACT	450		CON
		8/31/2020	Adj	269.97-	LEAK - WTR RES	301		LK-R
		8/31/2020	Adj	499.78-	LEAK - WTR RES	301		LK-R
		8/31/2020	Adj	8.09-	SCHOOL TAX	301		SCT
		8/31/2020	Adj	14.99-	SCHOOL TAX	301		SCT
		11/25/2020	Adj	1,148.49-	LEAK - WTR RES	767		LK-R
		11/25/2020	Adj	34.45-	SCHOOL TAX	767		SCT
		8/18/2020	Bill	41.67-	6/20- 6/29 FINAL	234		
		8/18/2020	Bill	12.51	6/20- 7/20 FINAL	234		
		8/18/2020	Bill	41.67-	6/29- 7/20 MANUAL	226		
		8/18/2020	Bill	29.16	6/20- 7/20 MANUAL	226		
		7/14/2020	Bill	276.11-	5/20- 6/20 MANUAL	95		
		7/14/2020	Bill	44.53	5/20- 6/20 MANUAL	95		
		8/05/2020	Bill	90.04-	6/20- 7/20 MANUAL	179		
		8/05/2020	Bill	74.05	6/20- 7/20 MANUAL	179		

E: * - All Zones

ENUE CODE: All

JSTMENT CODES: Include: CON , LK-C, LK-G, LK-R, MIS , MTR , PEN , RCF , RMW , TAX , SCT , ToWR

MONTHLY DISTRIBUTION

MONTH	REVENUE CODE	TYPE	COUNT	AMOUNT	TYPE	COUNT	AMOUNT	TYPE	COUNT	AMOUNT
2020	310 - MIS	Adj	1	5.00CR						
	500 - FEE	Adj	2	80.00						
								MONTH TOTAL		75.00
2020	100 - WATER	Adj	10	2,073.64CR	Bill	24	701.22CR			
	310 - MIS	Adj	5	1,775.64CR	Bill	24	0.00			
	200 - SEWER	Bill	4	141.85CR						
	300 - DSS	Bill	24	0.00						
	360 - S DSS	Bill	4	0.00						
	851 - SCTR	Bill	24	21.04CR						
	500 - FEE	Adj	4	141.44						
	501 - FEE	Adj	1	800.00CR						
								MONTH TOTAL		5,371.95CR
2020	100 - WATER	Adj	33	4,128.06CR	Bill	175	10,777.69CR			
	300 - DSS	Bill	188	72.16CR						
	310 - MIS	Bill	188	129.25CR	Adj	3	40.00CR			
	851 - SCTR	Bill	175	323.35CR						
	200 - SEWER	Bill	37	8,803.46CR						
	360 - S DSS	Bill	39	28.66CR						
	101 - WATER	Bill	11	3,359.18CR						
	150 - WATER	Bill	4	0.00						
	800 - SLSTX	Bill	11	201.53CR						
	850 - SCT	Bill	11	100.79CR						
	500 - FEE	Adj	4	70.00						
								MONTH TOTAL		27,894.13CR
2020	100 - WATER	Adj	18	1,884.76CR	Bill	10	3,013.17CR			
	500 - FEE	Adj	6	58.00						
	101 - WATER	Bill	7	2,841.89CR						
	200 - SEWER	Bill	10	8,986.50						
	300 - DSS	Bill	14	0.00						
	310 - MIS	Bill	14	0.00	Adj	1	1,156.20			
	360 - S DSS	Bill	10	0.00						
	800 - SLSTX	Bill	7	170.50CR						
	850 - SCT	Bill	7	85.26CR						
	851 - SCTR	Bill	10	90.39CR	Adj	12	44.27CR			
	501 - FEE	Adj	55	3,530.00CR						
								MONTH TOTAL		1,459.54CR
2020	100 - WATER	Adj	38	6,197.98CR	Bill	12	271.44CR			
	300 - DSS	Bill	12	0.00						
	310 - MIS	Bill	12	0.00						
	851 - SCTR	Adj	34	143.23CR	Bill	12	8.13CR			
	200 - SEWER	Bill	6	196.83CR						
	360 - S DSS	Bill	6	0.00						
	500 - FEE	Adj	3	32.00						
	501 - FEE	Adj	6	2,690.22CR						
	800 - SLSTX	Adj	7	71.11CR						
	850 - SCT	Adj	1	8.98CR						
	150 - WATER	Bill	2	700.00CR						
								MONTH TOTAL		10,255.92CR

3: * - All Zones

ENUE CODE: All

JSTMENT CODES: Include: CON , LK-C, LK-G, LK-R, MIS , MTR , PEN , RCF , RMW , TAX , SCT , ToWR

===== M O N T H L Y D I S T R I B U T I O N =====

MONTH	REVENUE CODE	TYPE	COUNT	AMOUNT	TYPE	COUNT	AMOUNT	TYPE	COUNT	AMOUNT
2020	100 - WATER	Bill	12	211.44CR	Adj	17	4,283.39CR			
	300 - DSS	Bill	12	0.00						
	310 - MIS	Bill	12	0.00						
	851 - SCTR	Bill	12	6.35CR	Adj	14	106.35CR			
	500 - FEE	Adj	3	34.00						
								MONTH TOTAL		4,573.53CR
2020	100 - WATER	Adj	31	10,898.42CR	Bill	12	1,388.34CR			
	500 - FEE	Adj	7	1,427.04						
	300 - DSS	Bill	14	0.00						
	310 - MIS	Bill	14	0.00	Adj	10	0.00			
	851 - SCTR	Bill	12	41.65CR	Adj	15	39.50CR			
	800 - SLSTX	Adj	8	83.71	Bill	2	50.81CR			
	200 - SEWER	Bill	4	1,533.38CR						
	360 - S DSS	Bill	4	0.00						
	850 - SCT	Adj	4	0.00	Bill	2	25.41CR			
	101 - WATER	Bill	2	846.88CR						
								MONTH TOTAL		13,313.64CR
								GRAND TOTAL FOR PERIOD		62,793.71CR
								DEPOSIT TOTAL FOR PERIOD		0.00

3: * - All Zones

ENUE CODE: All

ADJUSTMENT CODES: Include: CON , LK-C, LK-G, LK-R, MIS , MTR , PEN , RCF , RMW , TAX , SCT , ToWR

===== A D J U S T M E N T C O D E T O T A L S =====

	COUNT	REVENUE CODE	DISTRIBUTION	
- SETUP CONTRACT	85	501-FEE	7,020.22-	100-WATER 11,281.78-
- LEAK - WTR COMM	2	100-WATER	1,029.61-	
- LEAK - WTR GOV	2	100-WATER	1,214.28-	
- LEAK - WTR RES	103	100-WATER	15,827.10-	
- MIS ADJ	20	310-MIS	664.44-	
- METER SET FEE	4	500-FEE	160.00	
- RETURNED CHECK FEE	20	500-FEE	206.00	
- RPR MATRL-WATER	5	500-FEE	1,476.48	
- SCHOOL TAX	97	100-WATER	113.48-	851-SCTR 333.35- 850-SCT 8.98-
- SALES TAX ADJ	15	800-SLSTX	12.60	

ADJUSTMENT CODE TOTAL FOR PERIOD 35,638.16CR

E: * - All Zones

ENUE CODE: All

JSTMENT CODES: Include: CON , LK-C, LK-G, LK-R, MIS , MTR , PEN , RCF , RMW , TAX , SCT , ToWR

===== R E V E N U E C O D E T O T A L S B Y T Y P E =====

REVENUE CODE	TYPE	COUNT	AMOUNT	TYPE	COUNT	AMOUNT	TYPE	COUNT	AMOUNT
100 - WATER	Adj	147	29,466.25CR	Bill	245	16,363.30CR	REVENUE TOTAL		45,829.55CR
101 - WATER	Bill	20	7,047.95CR				REVENUE TOTAL		7,047.95CR
150 - WATER	Bill	6	700.00CR				REVENUE TOTAL		700.00CR
200 - SEWER	Bill	61	1,689.02CR				REVENUE TOTAL		1,689.02CR
300 - DSS	Bill	264	72.16CR				REVENUE TOTAL		72.16CR
310 - MIS	Adj	20	664.44CR	Bill	264	129.25CR	REVENUE TOTAL		793.69CR
360 - S DSS	Bill	63	28.66CR				REVENUE TOTAL		28.66CR
500 - FEE	Adj	29	1,842.48				REVENUE TOTAL		1,842.48
501 - FEE	Adj	62	7,020.22CR				REVENUE TOTAL		7,020.22CR
800 - SLSTX	Bill	20	422.84CR	Adj	15	12.60	REVENUE TOTAL		410.24CR
850 - SCT	Bill	20	211.46CR	Adj	5	8.98CR	REVENUE TOTAL		220.44CR
851 - SCTR	Bill	245	490.91CR	Adj	75	333.35CR	REVENUE TOTAL		824.26CR

GRAND TOTAL FOR PERIOD 62,793.71CR

===== T O T A L S B Y T R A N S A C T I O N T Y P E =====

	COUNT	AMOUNT
JSTMENT	353	35,638.16CR
	268	27,155.55CR
TOTAL FOR PERIOD	621	62,793.71CR

3: * - All Zones

ENUE CODE: All

JSTMENT CODES: Include: CON , LK-C, LK-G, LK-R, MIS , MTR , PEN , RCF , RMW , TAX , SCT , ToWR

MONTHLY DISTRIBUTION

TYPE	MONTH	COUNT	AMOUNT
ADJUSTMENT	06/2020	3	75.00
	07/2020	20	4,507.84CR
	08/2020	40	4,098.06CR
	09/2020	92	4,244.83CR
	10/2020	89	9,079.52CR
	11/2020	34	4,355.74CR
	12/2020	75	9,427.17CR
	ADJUSTMENT TOTAL		
BILL	07/2020	24	864.11CR
	08/2020	188	23,796.07CR
	09/2020	18	2,785.29
	10/2020	12	1,176.40CR
	11/2020	12	217.79CR
	12/2020	14	3,886.47CR
	BILL TOTAL		
GRAND TOTAL FOR PERIOD			62,793.71CR

EXHIBIT 9c2
BILL XPRESS BILL
ADJUSTMENTS
PART 1 OF 2

Martin County Water District

387 East Main St., Suite 140
 Inez, KY 41224
 (606) 298-3885

Attachment 9c2

All Divisions

Payments and/or Adjustments Made Between: 1/1/2020 And 6/30/2020

Category	Customer Name	Pay / Adj.	Active Dt.	Acct Close Dt.	Description	Amount
Adjustment						
		5/8/2020	12/10/2006	8/26/2019	Uncollectible	\$92.81
		5/8/2020	12/10/2006	8/26/2019	Uncollectible	\$172.33
		5/8/2020	12/10/2006	8/26/2019	Uncollectible	\$98.41
		5/8/2020	12/10/2006	8/26/2019	Uncollectible	\$115.02
		5/8/2020	12/10/2006	8/26/2019	Uncollectible	\$115.02
		5/8/2020	12/10/2006	4/22/2019	Uncollectible	\$90.11
		5/8/2020	12/10/2006	4/22/2019	Uncollectible	\$61.47
		5/8/2020	12/10/2006	4/22/2019	Uncollectible	\$105.47
		5/8/2020	12/10/2006	6/26/2018	Uncollectible	\$101.73
		5/8/2020	12/10/2006	6/26/2018	Uncollectible	\$48.81
		5/8/2020	12/10/2006	6/26/2018	Uncollectible	\$57.73
		5/8/2020	12/10/2006	6/26/2018	Uncollectible	\$0.01
		5/8/2020	12/10/2006	7/23/2019	Uncollectible	\$42.36
		5/8/2020	12/10/2006	7/23/2019	Uncollectible	\$86.36
		5/8/2020	12/10/2006	7/23/2019	Uncollectible	\$42.36
		4/6/2020	12/10/2006	4/26/2018	Uncollectible	\$83.89
		4/6/2020	12/10/2006	4/26/2018	Uncollectible	\$34.64
		4/6/2020	12/10/2006	4/26/2018	Uncollectible	\$30.03
		4/6/2020	12/10/2006	1/5/2018	Uncollectible	\$30.03
		4/6/2020	12/10/2006	1/5/2018	Uncollectible	\$30.03
		4/6/2020	12/10/2006	1/5/2018	Uncollectible	\$98.34
		4/6/2020	12/10/2006	1/5/2018	Uncollectible	\$7.33
		4/6/2020	12/10/2006	1/5/2018	Uncollectible	\$20.09
		4/6/2020	12/10/2006	1/5/2018	Uncollectible	\$11.29
		4/6/2020	12/10/2006	1/5/2018	Uncollectible	\$30.03
		4/6/2020	12/10/2006	1/5/2018	Uncollectible	\$30.03
		6/18/2020	12/10/2006		Mis applied payment	(\$19.65)
		6/18/2020	12/10/2006		Mis applied payment	(\$50.35)
		5/8/2020	10/11/2007	7/23/2019	Uncollectible	\$42.36
		5/8/2020	10/11/2007	7/23/2019	Uncollectible	\$5.14
		5/8/2020	10/11/2007	7/23/2019	Uncollectible	\$42.36
		5/8/2020	10/11/2007	7/23/2019	Uncollectible	\$95.91
		5/8/2020	7/9/2009	8/31/2018	Uncollectible	\$76.00
		5/8/2020	7/9/2009	8/31/2018	Uncollectible	\$70.51
		5/8/2020	3/8/2012	11/23/2019	Uncollectible	\$105.47
		5/8/2020	3/8/2012	11/23/2019	Uncollectible	\$36.75
		5/8/2020	3/8/2012	11/23/2019	Uncollectible	\$90.11
		5/8/2020	3/8/2012	1/29/2019	Uncollectible	\$42.36
		5/8/2020	3/8/2012	1/29/2019	Uncollectible	\$42.36
		4/6/2020	12/10/2006	2/26/2018	Uncollectible	\$75.57
		4/6/2020	12/10/2006	2/26/2018	Uncollectible	\$125.62
		4/6/2020	12/10/2006	2/26/2018	Uncollectible	\$37.62
		4/6/2020	12/10/2006	2/26/2018	Uncollectible	\$111.98

Category	Customer	Name	Pay / Adj.	Active Dt.	Acct Close Dt.	Description	Amount
			4/6/2020	4/5/2013	2/22/2019	Uncollectible	\$4.27
			5/8/2020	12/10/2006	2/6/2019	Uncollectible	\$26.86
			5/8/2020	12/10/2006	2/6/2019	Uncollectible	\$42.36
			5/8/2020	12/10/2006	2/6/2019	Uncollectible	\$71.02
			5/8/2020	10/9/2014	9/30/2019	Uncollectible	\$36.75
			5/8/2020	10/9/2014	9/30/2019	Uncollectible	\$42.36
			5/8/2020	10/9/2014	9/30/2019	Uncollectible	\$42.36
			5/8/2020	10/9/2014	9/30/2019	Uncollectible	\$16.27
			5/8/2020	4/6/2016	2/26/2018	Uncollectible	\$30.03
			5/8/2020	4/6/2016	2/26/2018	Uncollectible	\$74.03
			5/8/2020	4/6/2016	2/26/2018	Uncollectible	\$1.92
			5/8/2020	4/6/2016	2/26/2018	Uncollectible	\$118.03
			5/8/2020	4/6/2016	2/26/2018	Uncollectible	\$30.03
			5/8/2020	5/9/2016	12/27/2019	Uncollectible	\$71.02
			5/8/2020	5/9/2016	12/27/2019	Uncollectible	\$39.88
			5/8/2020	11/9/2016	7/11/2018	Uncollectible	\$7.62
			5/8/2020	11/9/2016	7/11/2018	Uncollectible	\$66.64
			5/8/2020	12/8/2016	7/30/2018	Uncollectible	\$102.31
			5/8/2020	12/8/2016	7/30/2018	Uncollectible	\$120.14
			5/8/2020	1/9/2017	6/26/2018	Uncollectible	\$119.56
			5/8/2020	1/9/2017	6/26/2018	Uncollectible	\$49.40
			5/8/2020	1/9/2017	6/26/2018	Uncollectible	\$75.56
			5/8/2020	2/9/2017	11/5/2018	Uncollectible	\$84.47
			5/8/2020	2/9/2017	11/5/2018	Uncollectible	\$4.30
			5/8/2020	2/9/2017	11/5/2018	Uncollectible	\$92.81
			5/8/2020	10/9/2017	9/10/2018	Uncollectible	\$83.89
			5/8/2020	10/9/2017	9/10/2018	Uncollectible	\$48.81
			5/8/2020	10/9/2017	9/10/2018	Uncollectible	\$3.81
			5/8/2020	10/9/2017	9/10/2018	Uncollectible	\$39.89
			4/6/2020	11/8/2017	2/26/2018	Uncollectible	\$74.03
			4/6/2020	11/8/2017	2/26/2018	Uncollectible	\$38.04
			5/8/2020	9/10/2018	6/24/2019	Uncollectible	\$42.36
			5/8/2020	9/10/2018	6/24/2019	Uncollectible	\$51.91
			5/8/2020	9/10/2018	6/24/2019	Uncollectible	\$51.91
			5/8/2020	9/10/2018	3/12/2019	Uncollectible	\$72.94
			5/8/2020	9/10/2018	3/12/2019	Uncollectible	\$42.36
			5/8/2020	9/10/2018	3/12/2019	Uncollectible	\$86.36
			5/8/2020	12/5/2018	7/23/2019	Uncollectible	\$149.58
			5/8/2020	12/5/2018	7/23/2019	Uncollectible	\$143.67
			5/8/2020	3/11/2019	7/29/2019	Uncollectible	\$47.87
			5/8/2020	4/3/2019	6/26/2019	Uncollectible	\$86.36
			5/8/2020	4/3/2019	6/26/2019	Uncollectible	\$42.36
			5/8/2020	4/3/2019	6/26/2019	Uncollectible	\$42.36
			5/8/2020	8/7/2019	8/27/2019	Uncollectible	\$42.36
			5/8/2020	8/7/2019	11/23/2019	Uncollectible	\$42.47
			5/8/2020	8/7/2019	11/23/2019	Uncollectible	\$115.02
			5/8/2020	8/9/2016	8/20/2018	Uncollectible	\$106.10
			5/8/2020	8/9/2016	8/20/2018	Uncollectible	\$120.14
			5/8/2020	8/9/2016	8/20/2018	Uncollectible	\$128.47
			4/6/2020	9/8/2016	10/26/2017	Uncollectible	\$37.31
			4/6/2020	9/8/2016	10/26/2017	Uncollectible	\$8.01
			4/6/2020	9/8/2016	10/26/2017	Uncollectible	\$111.98
			4/6/2020	9/8/2017	5/7/2019	Bal Forward to 6-00106	\$80.56

Category	Customer	Name	Pay / Adj.	Active Dt.	Acct Close Dt.	Description	Amount
			4/6/2020	9/8/2017	5/7/2019	Bal Forward to 6-00106	\$90.11
			5/8/2020	12/10/2006	3/2/2019	Uncollectible	\$4.43
			5/8/2020	12/10/2006	3/2/2019	Uncollectible	\$730.05
			4/6/2020	8/11/2010	8/10/2016	Uncollectible	\$10.12
			4/6/2020	8/11/2010	8/10/2016	Uncollectible	\$45.21
			4/6/2020	8/11/2010	8/10/2016	Uncollectible	\$74.03
			4/6/2020	8/11/2010	8/10/2016	Uncollectible	\$30.03
			4/6/2020	4/9/2012	4/2/2018	Uncollectible	\$39.89
			4/6/2020	4/9/2012	4/2/2018	Uncollectible	\$4.82
			5/8/2020	10/8/2013	7/26/2018	Bal Forward to Acct 11-	\$39.89
			5/8/2020	10/8/2013	7/26/2018	Bal Forward to Acct 11-	\$9.64
			5/8/2020	10/8/2013	7/26/2018	Bal Forward to Acct 11-	\$39.89
			5/8/2020	10/8/2013	7/26/2018	Bal Forward to Acct 11-	\$48.81
			5/8/2020	10/8/2013	7/26/2018	Bal Forward to Acct 11-	\$39.89
			4/6/2020	5/9/2016	2/26/2018	Uncollectible	\$22.32
			4/6/2020	5/9/2016	2/26/2018	Uncollectible	\$52.80
			4/6/2020	5/9/2016	2/26/2018	Uncollectible	\$52.80
			4/6/2020	5/9/2016	2/26/2018	Uncollectible	\$74.03
			5/8/2020	7/11/2016	10/23/2019	Uncollectible	\$128.33
			5/8/2020	7/11/2016	10/23/2019	Uncollectible	\$25.72
			5/8/2020	7/11/2016	10/23/2019	Uncollectible	\$93.67
			5/8/2020	7/11/2016	10/23/2019	Uncollectible	\$124.56
			5/8/2020	7/11/2016	10/23/2019	Uncollectible	\$105.47
			5/8/2020	7/11/2016	10/23/2019	Uncollectible	\$71.02
			4/6/2020	3/8/2017	4/20/2018	Uncollectible	\$102.95
			4/6/2020	3/8/2017	4/20/2018	Uncollectible	\$28.03
			4/6/2020	3/8/2017	4/20/2018	Uncollectible	\$39.89
			4/14/2020	4/7/2017	7/18/2017	Uncollectible	\$71.80
			4/14/2020	4/7/2017	7/18/2017	Uncollectible	\$78.76
			5/8/2020	6/8/2017	6/26/2018	Uncollectible	\$57.73
			5/8/2020	6/8/2017	6/26/2018	Uncollectible	\$2.81
			5/8/2020	6/8/2017	6/26/2018	Uncollectible	\$137.39
			4/14/2020	8/9/2017	2/27/2018	Uncollectible	\$0.42
			4/14/2020	8/9/2017	2/27/2018	Uncollectible	\$52.80
			4/14/2020	8/9/2017	2/27/2018	Uncollectible	\$45.21
			4/14/2020	8/9/2017	2/27/2018	Uncollectible	\$74.03
			4/14/2020	5/8/2018	7/10/2018	Bal. Forward to Acct 11-	\$39.89
			4/14/2020	5/8/2018	7/10/2018	Bal. Forward to Acct 11-	\$75.99
			5/8/2020	8/9/2018	11/30/2019	Uncollectible	\$48.61
			5/8/2020	8/9/2018	11/30/2019	Uncollectible	\$31.62
			5/8/2020	8/9/2018	11/30/2019	Uncollectible	\$48.81
			5/8/2020	8/9/2018	1/23/2019	Uncollectible	\$134.11
			5/8/2020	8/9/2018	1/23/2019	Uncollectible	\$54.20
			5/8/2020	8/9/2018	1/23/2019	Uncollectible	\$99.67
			5/8/2020	10/11/2018	2/5/2019	Uncollectible	\$11.92
			5/8/2020	10/11/2018	2/5/2019	Uncollectible	\$42.36
			5/8/2020	10/11/2018	2/5/2019	Uncollectible	\$61.47
			5/8/2020	10/11/2018	2/5/2019	Uncollectible	\$95.91
			5/8/2020	1/9/2019	7/5/2019	Uncollectible	\$61.47
			5/8/2020	1/9/2019	7/5/2019	Uncollectible	\$26.02
			5/8/2020	1/9/2019	7/5/2019	Uncollectible	\$61.47
			5/8/2020	12/7/2017	9/12/2018	Uncollectible	\$4.61
			5/8/2020	12/7/2017	9/12/2018	Uncollectible	\$101.73

Category	Customer Name	Pay / Adj.	Active Dt.	Acct Close Dt.	Description	Amount
		5/8/2020	12/7/2017	9/12/2018	Uncollectible	\$4.61
		5/8/2020	12/7/2017	9/12/2018	Uncollectible	\$2.61
		5/8/2020	2/8/2018	8/9/2018	Uncollectible	\$83.89
		5/8/2020	2/8/2018	8/9/2018	Uncollectible	\$57.73
		5/8/2020	2/8/2018	8/9/2018	Uncollectible	\$25.46
		5/8/2020	4/6/2018	4/30/2019	Uncollectible	\$12.36
		5/8/2020	4/6/2018	4/30/2019	Uncollectible	\$42.36
		5/8/2020	4/6/2018	4/30/2019	Uncollectible	\$51.91
		5/8/2020	4/6/2018	4/30/2019	Uncollectible	\$42.36
		5/8/2020	10/11/2018	1/23/2019	Uncollectible	\$60.61
		5/8/2020	10/11/2018	1/23/2019	Uncollectible	\$44.20
		5/8/2020	10/11/2018	1/23/2019	Uncollectible	\$56.86
		5/8/2020	10/11/2018	1/23/2019	Uncollectible	\$81.75
		5/8/2020	3/11/2019	9/30/2019	Uncollectible	\$81.75
		5/8/2020	3/11/2019	9/30/2019	Uncollectible	\$4.27
		5/8/2020	3/11/2019	9/30/2019	Uncollectible	\$42.36
		5/8/2020	3/11/2019	4/19/2019	Uncollectible	\$19.00
		5/8/2020	8/7/2019	10/23/2019	Uncollectible	\$99.67
		5/8/2020	8/7/2019	10/23/2019	Uncollectible	\$153.22
		5/8/2020	8/7/2019	10/23/2019	Uncollectible	\$200.70
		5/8/2020	9/9/2019	10/4/2019	Uncollectible	\$4.28
		5/8/2020	12/10/2006	8/26/2019	Uncollectible	\$60.47
		5/8/2020	12/10/2006	8/26/2019	Uncollectible	\$86.36
		5/8/2020	12/10/2006	8/26/2019	Uncollectible	\$115.02
		4/14/2020	6/10/2010	3/22/2018	Uncollectible	\$37.62
		4/14/2020	6/10/2010	3/22/2018	Uncollectible	\$34.64
		4/14/2020	9/10/2012	5/9/2018	Uncollectible	\$45.00
		4/14/2020	9/10/2012	5/9/2018	Uncollectible	\$39.89
		4/14/2020	9/10/2012	5/9/2018	Uncollectible	\$130.00
		4/14/2020	9/10/2012	5/9/2018	Uncollectible	\$39.82
		4/14/2020	3/12/2015	1/30/2018	Uncollectible	\$104.39
		4/14/2020	3/12/2015	1/30/2018	Uncollectible	\$113.53
		4/14/2020	3/12/2015	1/30/2018	Uncollectible	\$83.16
		4/14/2020	3/12/2015	1/30/2018	Uncollectible	\$1,245.15
		4/14/2020	3/12/2015	1/30/2018	Uncollectible	\$29.42
		5/8/2020	2/8/2016	10/3/2019	Uncollectible	\$82.49
		5/8/2020	2/8/2016	10/3/2019	Uncollectible	\$42.36
		5/8/2020	2/8/2016	10/3/2019	Uncollectible	\$71.30
		4/14/2020	12/8/2016	8/1/2017	Uncollectible	\$28.12
		4/14/2020	1/9/2017	5/10/2017	Uncollectible	\$30.03
		4/14/2020	1/9/2017	5/10/2017	Uncollectible	\$74.03
		4/14/2020	1/9/2017	5/10/2017	Uncollectible	\$0.09
		5/8/2020	9/8/2017	1/30/2019	Uncollectible	\$90.11
		5/8/2020	11/8/2017	8/18/2018	Uncollectible	\$39.89
		5/8/2020	2/8/2018	4/30/2018	Uncollectible	\$73.74
		5/8/2020	5/8/2018	8/9/2018	Uncollectible	\$48.81
		5/8/2020	5/8/2018	8/9/2018	Uncollectible	\$85.52
		5/8/2020	5/8/2018	8/9/2018	Uncollectible	\$83.89
		5/8/2020	9/10/2018	1/3/2019	Uncollectible	\$3.39
		5/8/2020	9/10/2018	1/3/2019	Uncollectible	\$42.36
		5/8/2020	4/3/2019	6/26/2019	Uncollectible	\$115.02
		5/8/2020	4/3/2019	6/26/2019	Uncollectible	\$57.42
		5/8/2020	4/3/2019	6/26/2019	Uncollectible	\$128.33

Category	Customer	Name	Pay / Adj.	Active Dt.	Acct Close Dt.	Description	Amount
			5/8/2020	12/10/2006	10/2/2019	Uncollectible	\$42.36
			5/8/2020	12/10/2006	10/2/2019	Uncollectible	\$42.36
			5/8/2020	12/10/2006	10/2/2019	Uncollectible	\$86.36
			5/8/2020	12/10/2006	10/2/2019	Uncollectible	\$42.36
			5/8/2020	12/10/2006	7/26/2019	Uncollectible	\$42.36
			5/8/2020	1/18/2007	9/11/2018	Uncollectible	\$48.81
			5/8/2020	1/18/2007	9/11/2018	Uncollectible	\$93.39
			5/8/2020	1/18/2007	9/11/2018	Uncollectible	\$39.89
			5/8/2020	1/18/2007	9/11/2018	Uncollectible	\$111.22
			5/8/2020	10/9/2012	6/19/2019	Uncollectible	\$42.36
			5/8/2020	10/9/2012	6/19/2019	Uncollectible	\$51.91
			5/8/2020	10/9/2013	1/25/2019	Uncollectible	\$22.47
			5/8/2020	10/9/2013	1/25/2019	Uncollectible	\$181.87
			5/8/2020	10/9/2013	1/25/2019	Uncollectible	\$76.35
			5/8/2020	10/9/2013	1/25/2019	Uncollectible	\$119.56
			5/8/2020	10/9/2013	1/25/2019	Uncollectible	\$5.00
			5/8/2020	10/9/2013	1/25/2019	Uncollectible	\$25.19
			5/8/2020	10/9/2013	1/25/2019	Uncollectible	\$134.11
			4/14/2020	3/7/2014	1/3/2020	Bal Forward to Acct 14-	\$45.84
			4/14/2020	3/7/2014	2/26/2018	Uncollectible	\$111.98
			4/14/2020	3/7/2014	2/26/2018	Uncollectible	\$52.80
			4/14/2020	3/7/2014	2/26/2018	Uncollectible	\$52.80
			4/14/2020	3/7/2014	2/26/2018	Uncollectible	\$40.37
			5/8/2020	8/7/2014	5/28/2019	Uncollectible	\$86.36
			5/8/2020	8/7/2014	5/28/2019	Uncollectible	\$42.36
			5/8/2020	8/7/2014	5/28/2019	Uncollectible	\$42.36
			5/8/2020	3/11/2016	2/6/2019	Uncollectible	\$88.56
			5/8/2020	3/11/2016	2/6/2019	Uncollectible	\$44.56
			5/8/2020	3/11/2016	2/6/2019	Uncollectible	\$60.99
			5/8/2020	6/13/2016	10/11/2018	Uncollectible	\$62.02
			5/8/2020	6/13/2016	10/11/2018	Uncollectible	\$191.48
			5/8/2020	6/13/2016	10/11/2018	Uncollectible	\$182.56
			5/8/2020	6/13/2016	10/11/2018	Uncollectible	\$111.22
			5/8/2020	6/13/2016	10/11/2018	Uncollectible	\$12.73
			5/8/2020	11/9/2016	8/9/2018	Uncollectible	\$17.37
			4/14/2020	3/8/2017	2/27/2018	Uncollectible	\$63.22
			5/8/2020	4/7/2017	8/8/2018	Uncollectible	\$78.90
			5/8/2020	4/7/2017	8/8/2018	Uncollectible	\$108.00
			5/8/2020	4/7/2017	8/8/2018	Uncollectible	\$85.94
			5/8/2020	4/7/2017	8/8/2018	Uncollectible	\$108.00
			5/8/2020	4/7/2017	8/8/2018	Uncollectible	\$153.56
			5/8/2020	4/7/2017	8/8/2018	Uncollectible	\$41.01
			5/8/2020	4/7/2017	8/8/2018	Uncollectible	\$68.52
			5/8/2020	9/7/2018	1/8/2019	Uncollectible	\$75.56
			5/8/2020	9/7/2018	1/8/2019	Uncollectible	\$48.81
			5/8/2020	9/7/2018	1/8/2019	Uncollectible	\$10.89
			5/8/2020	9/7/2018	1/8/2019	Uncollectible	\$124.56
			5/8/2020	9/7/2018	1/8/2019	Uncollectible	\$95.91
			5/8/2020	10/10/2018	1/25/2019	Uncollectible	\$39.89
			5/8/2020	10/10/2018	1/25/2019	Uncollectible	\$42.36
			5/8/2020	10/10/2018	1/25/2019	Uncollectible	\$42.36
			5/8/2020	2/7/2019	12/2/2019	Uncollectible	\$52.03
			5/8/2020	2/7/2019	12/2/2019	Uncollectible	\$45.84

Category	Customer	Name	Pay / Adj.	Active Dt.	Acct Close Dt.	Description	Amount
			5/8/2020	2/7/2019	12/2/2019	Uncollectible	\$99.39
			5/8/2020	8/13/2012	10/25/2018	Uncollectible	\$48.81
			5/8/2020	8/13/2012	10/25/2018	Uncollectible	\$57.73
			5/8/2020	8/13/2012	10/25/2018	Uncollectible	\$57.73
			5/8/2020	8/13/2012	10/25/2018	Uncollectible	\$48.81
			5/8/2020	9/6/2013	2/25/2019	Uncollectible	\$60.91
			5/8/2020	9/6/2013	2/25/2019	Uncollectible	\$86.36
			5/8/2020	9/6/2013	2/25/2019	Uncollectible	\$81.75
			5/8/2020	9/6/2013	2/25/2019	Uncollectible	\$42.36
			5/8/2020	6/9/2014	6/26/2019	Uncollectible	\$84.36
			5/8/2020	6/9/2014	6/26/2019	Uncollectible	\$109.22
			5/8/2020	6/9/2014	6/26/2019	Uncollectible	\$411.10
			5/8/2020	6/9/2014	6/26/2019	Uncollectible	\$51.91
			5/8/2020	6/9/2014	6/26/2019	Uncollectible	\$105.47
			5/8/2020	9/8/2014	5/1/2018	Uncollectible	\$34.64
			5/8/2020	9/8/2014	5/1/2018	Uncollectible	\$39.89
			5/8/2020	9/8/2014	5/1/2018	Uncollectible	\$92.81
			5/8/2020	9/8/2014	5/1/2018	Uncollectible	\$37.62
			5/8/2020	9/8/2014	5/1/2018	Uncollectible	\$698.20
			5/8/2020	6/13/2016	6/26/2018	Uncollectible	\$77.78
			5/8/2020	6/13/2016	6/26/2018	Uncollectible	\$79.28
			5/8/2020	9/8/2017	8/8/2018	Uncollectible	\$56.43
			5/8/2020	9/8/2017	8/8/2018	Uncollectible	\$83.89
			4/14/2020	5/8/2018	7/20/2018	Bal Forward to Acct 14-	\$57.73
			4/14/2020	5/8/2018	7/20/2018	Bal Forward to Acct 14-	\$39.89
			5/8/2020	11/8/2018	3/7/2019	Uncollectible	\$71.12
			5/8/2020	11/8/2018	3/7/2019	Uncollectible	\$47.30
			5/8/2020	1/9/2019	3/26/2019	Uncollectible	\$81.08
			1/13/2020	12/10/2006		Mis-applied payment	(\$41.67)
			4/14/2020	12/10/2006	5/30/2019	Deceased	\$51.91
			4/14/2020	12/10/2006	5/30/2019	Deceased	\$42.36
			4/14/2020	12/10/2006	5/30/2019	Deceased	\$42.36
			4/14/2020	12/10/2006	5/30/2019	Deceased	\$84.84
			4/14/2020	7/9/2008	2/26/2018	Uncollectible	\$30.03
			4/14/2020	7/9/2008	2/26/2018	Uncollectible	\$89.21
			4/14/2020	7/9/2008	2/26/2018	Uncollectible	\$30.03
			4/14/2020	7/9/2008	2/26/2018	Uncollectible	\$30.03
			5/8/2020	8/6/2008	10/31/2019	Uncollectible	\$128.33
			5/8/2020	11/6/2015	7/24/2018	Uncollectible	\$83.65
			4/14/2020	5/9/2016	2/20/2018	Uncollectible	\$60.39
			4/14/2020	5/9/2016	2/20/2018	Uncollectible	\$67.98
			4/14/2020	5/9/2016	2/20/2018	Uncollectible	\$83.16
			4/14/2020	5/9/2016	2/20/2018	Uncollectible	\$52.80
			5/8/2020	5/9/2016	2/20/2018	Uncollectible	\$40.17
			5/8/2020	5/9/2016	11/29/2019	Uncollectible	\$93.39
			5/8/2020	5/9/2016	11/29/2019	Uncollectible	\$100.08
			5/8/2020	5/9/2016	11/29/2019	Uncollectible	\$48.81
			5/8/2020	5/9/2016	11/29/2019	Uncollectible	\$48.61
			5/8/2020	5/9/2016	11/29/2019	Uncollectible	\$172.47
			5/8/2020	5/9/2016	11/29/2019	Uncollectible	\$327.12
			4/14/2020	7/11/2016	1/5/2018	Uncollectible	\$37.62
			4/14/2020	7/11/2016	1/5/2018	Uncollectible	\$52.80
			5/8/2020	9/8/2016	1/29/2020	Uncollectible	\$42.36

Category	Customer	Name	Pay / Adj.	Active Dt.	Acct Close Dt.	Description	Amount
			5/8/2020	9/8/2016	1/29/2020	Uncollectible	\$45.84
			5/8/2020	9/8/2016	1/29/2020	Uncollectible	\$74.32
			5/8/2020	9/8/2016	1/29/2020	Uncollectible	\$45.84
			5/8/2020	9/8/2016	1/29/2020	Uncollectible	\$55.39
			5/8/2020	9/8/2016	1/29/2020	Uncollectible	\$2.24
			5/8/2020	5/9/2017	10/25/2018	Uncollectible	\$34.36
			4/14/2020	6/8/2017	1/5/2018	Uncollectible	\$37.62
			4/14/2020	6/8/2017	1/5/2018	Uncollectible	\$118.03
			4/14/2020	6/8/2017	1/5/2018	Uncollectible	\$30.03
			4/14/2020	6/8/2017	1/5/2018	Uncollectible	\$30.03
			4/14/2020	6/8/2017	1/5/2018	Uncollectible	\$30.03
			4/14/2020	7/7/2017	11/9/2017	Uncollectible	\$30.03
			4/14/2020	7/7/2017	11/9/2017	Uncollectible	\$30.03
			4/14/2020	7/7/2017	11/9/2017	Uncollectible	\$30.03
			4/14/2020	7/7/2017	11/9/2017	Uncollectible	\$74.03
			4/14/2020	7/7/2017	11/9/2017	Uncollectible	\$34.03
			4/14/2020	11/8/2017	2/26/2018	Uncollectible	\$74.03
			4/14/2020	11/8/2017	2/26/2018	Uncollectible	\$0.09
			5/8/2020	2/8/2018	10/3/2018	Uncollectible	\$66.64
			5/8/2020	2/8/2018	10/3/2018	Uncollectible	\$262.04
			5/8/2020	3/8/2018	6/15/2018	Uncollectible	\$38.59
			5/8/2020	8/10/2018	1/2/2020	Uncollectible	\$45.84
			5/8/2020	8/10/2018	1/2/2020	Uncollectible	\$6.63
			5/8/2020	1/9/2019	3/25/2019	Uncollectible	\$57.83
			5/8/2020	1/9/2019	3/25/2019	Uncollectible	\$433.96
			5/8/2020	1/10/2019	10/4/2019	Uncollectible	\$0.11
			5/8/2020	1/10/2019	10/4/2019	Uncollectible	\$51.91
			5/8/2020	1/10/2019	10/4/2019	Uncollectible	\$99.67
			5/8/2020	3/11/2019	5/23/2019	Uncollectible	\$32.92
			5/8/2020	3/11/2019	5/23/2019	Uncollectible	\$86.36
			5/8/2020	9/9/2019	12/3/2019	Uncollectible	\$47.87
			5/8/2020	9/9/2019	12/3/2019	Uncollectible	\$51.91
			5/8/2020	9/9/2019	12/3/2019	Uncollectible	\$137.59
			5/8/2020	9/9/2019	12/3/2019	Uncollectible	\$84.04
			5/8/2020	12/10/2006	10/25/2018	Uncollectible	\$39.89
			5/8/2020	12/10/2006	10/25/2018	Uncollectible	\$34.78
			4/15/2020	8/7/2014	3/30/2018	Uncollectible	\$30.03
			4/15/2020	8/7/2014	3/30/2018	Uncollectible	\$1.13
			4/15/2020	8/7/2014	3/30/2018	Uncollectible	\$42.23
			4/15/2020	8/7/2014	3/30/2018	Uncollectible	\$30.03
			4/15/2020	8/7/2014	3/30/2018	Uncollectible	\$37.62
			5/8/2020	5/9/2016	11/8/2018	Uncollectible	\$14.78
			4/15/2020	11/9/2016	2/2/2018	Uncollectible	\$105.94
			4/15/2020	11/9/2016	2/2/2018	Uncollectible	\$13.87
			4/15/2020	12/8/2016	1/30/2018	Uncollectible	\$30.03
			4/15/2020	12/8/2016	1/30/2018	Uncollectible	\$30.03
			4/15/2020	12/8/2016	1/30/2018	Uncollectible	\$37.62
			4/15/2020	12/8/2016	1/30/2018	Uncollectible	\$20.21
			4/15/2020	2/9/2017	5/18/2017	Uncollectible	\$0.09
			4/15/2020	2/9/2017	5/18/2017	Uncollectible	\$74.03
			4/15/2020	7/7/2017	10/9/2017	Uncollectible	\$30.03
			4/15/2020	7/7/2017	10/9/2017	Uncollectible	\$37.62
			4/15/2020	7/7/2017	10/9/2017	Uncollectible	\$30.03

Category	Customer	Name	Pay / Adj.	Active Dt.	Acct Close Dt.	Description	Amount
			4/15/2020	7/7/2017	10/9/2017	Uncollectible	\$30.03
			5/8/2020	9/8/2017	12/1/2018	Uncollectible	\$51.77
			5/8/2020	12/7/2017	11/29/2018	Uncollectible	\$129.06
			5/8/2020	12/7/2017	11/29/2018	Uncollectible	\$137.97
			5/8/2020	12/7/2017	11/29/2018	Uncollectible	\$48.61
			5/8/2020	12/7/2017	11/29/2018	Uncollectible	\$0.45
			4/15/2020	8/10/2018	10/11/2018	Bal Forward to Acct 12-	\$39.89
			5/8/2020	9/10/2018	1/8/2019	Uncollectible	\$86.36
			5/8/2020	9/10/2018	1/8/2019	Uncollectible	\$1.39
			5/8/2020	9/10/2018	1/8/2019	Uncollectible	\$39.89
			5/8/2020	9/10/2018	1/8/2019	Uncollectible	\$42.36
			5/8/2020	1/10/2019	7/2/2019	Uncollectible	\$86.36
			5/8/2020	1/10/2019	7/2/2019	Uncollectible	\$42.36
			5/8/2020	1/10/2019	7/2/2019	Uncollectible	\$149.47
			5/8/2020	1/10/2019	7/2/2019	Uncollectible	\$42.36
			4/15/2020	12/10/2006	12/6/2017	Uncollectible	\$30.03
			4/15/2020	12/10/2006	12/6/2017	Uncollectible	\$30.03
			4/15/2020	12/10/2006	12/6/2017	Uncollectible	\$74.03
			4/15/2020	12/10/2006	12/6/2017	Uncollectible	\$30.03
			4/15/2020	12/10/2006	12/6/2017	Uncollectible	\$74.03
			1/13/2020	12/10/2006		misapplied payment	(\$41.67)
			5/8/2020	12/10/2006	8/9/2018	Uncollectible	\$119.56
			5/8/2020	12/10/2006	8/9/2018	Uncollectible	\$111.22
			5/8/2020	12/10/2006	8/9/2018	Uncollectible	\$111.22
			5/8/2020	12/10/2006	8/9/2018	Uncollectible	\$93.39
			4/15/2020	12/10/2006	3/28/2018	Uncollectible	\$79.28
			4/15/2020	12/10/2006	3/28/2018	Uncollectible	\$34.64
			4/15/2020	12/10/2006	3/28/2018	Uncollectible	\$15.06
			4/15/2020	10/9/2013	4/24/2018	Uncollectible	\$37.12
			4/15/2020	10/9/2013	4/24/2018	Uncollectible	\$118.03
			5/8/2020	2/10/2014	12/1/2019	Uncollectible	\$26.62
			5/8/2020	2/10/2014	12/1/2019	Uncollectible	\$45.84
			5/8/2020	2/10/2014	12/1/2019	Uncollectible	\$51.91
			5/8/2020	2/10/2014	12/1/2019	Uncollectible	\$108.94
			5/8/2020	2/10/2014	12/1/2019	Uncollectible	\$42.36
			5/8/2020	2/10/2014	12/1/2019	Uncollectible	\$99.67
			5/8/2020	12/8/2016	5/29/2018	Uncollectible	\$99.37
			5/8/2020	3/8/2017	7/23/2019	Uncollectible	\$95.91
			5/8/2020	3/8/2017	7/23/2019	Uncollectible	\$86.36
			5/8/2020	3/8/2017	7/23/2019	Uncollectible	\$104.80
			5/8/2020	4/7/2017	9/14/2018	Uncollectible	\$39.89
			5/8/2020	4/7/2017	9/14/2018	Uncollectible	\$36.89
			5/8/2020	4/7/2017	9/14/2018	Uncollectible	\$66.64
			5/8/2020	4/7/2017	9/14/2018	Uncollectible	\$110.72
			4/15/2020	7/7/2017	1/23/2018	Bal Forward to Acct 18-	\$45.21
			5/8/2020	11/8/2018	1/23/2019	Uncollectible	\$38.11
			5/8/2020	11/8/2018	1/23/2019	Uncollectible	\$95.91
			5/8/2020	12/5/2018	9/30/2019	Uncollectible	\$91.87
			5/8/2020	12/5/2018	9/30/2019	Uncollectible	\$71.02
			5/8/2020	12/5/2018	9/30/2019	Uncollectible	\$99.67
			5/8/2020	12/5/2018	9/30/2019	Uncollectible	\$81.75
			5/8/2020	3/11/2019	9/5/2019	Uncollectible	\$42.36
			5/8/2020	3/11/2019	9/5/2019	Uncollectible	\$42.36

Category	Customer Name	Pay / Adj.	Active Dt.	Acct Close Dt.	Description	Amount
		5/8/2020	3/11/2019	9/5/2019	Uncollectible	\$40.91
		4/15/2020	12/10/2006	10/3/2019	Bal Forward to Acct 8-	\$42.36
		4/15/2020	12/10/2006	10/3/2019	Bal Forward to Acct 8-	\$51.91
		4/15/2020	12/10/2006	2/26/2018	Uncollectible	\$20.12
		4/15/2020	12/10/2006	2/26/2018	Uncollectible	\$37.62
		4/15/2020	12/10/2006	2/26/2018	Uncollectible	\$74.03
		4/15/2020	12/10/2006	2/26/2018	Uncollectible	\$74.03
		5/8/2020	5/12/2009	4/8/2019	Uncollectible	\$39.46
		5/8/2020	2/9/2010	6/25/2018	Uncollectible	\$92.81
		5/8/2020	2/9/2010	6/25/2018	Uncollectible	\$48.81
		5/8/2020	2/9/2010	6/25/2018	Uncollectible	\$38.91
		4/15/2020	5/10/2010	2/20/2018	Bal Forward to Acct 2-	\$30.03
		4/15/2020	5/10/2010	2/20/2018	Bal Forward to Acct 2-	\$30.03
		4/15/2020	5/10/2010	2/20/2018	Bal Forward to Acct 2-	\$21.18
		5/8/2020	10/11/2011	5/2/2019	Uncollectible	\$25.56
		4/15/2020	8/8/2014	4/3/2018	Uncollectible	\$34.64
		4/15/2020	8/8/2014	4/3/2018	Uncollectible	\$3.22
		4/15/2020	8/8/2014	4/3/2018	Uncollectible	\$79.28
		4/15/2020	8/8/2014	4/3/2018	Uncollectible	\$37.62
		5/8/2020	8/8/2014	12/1/2019	Uncollectible	\$42.36
		5/8/2020	8/8/2014	12/1/2019	Uncollectible	\$45.84
		5/8/2020	8/8/2014	12/1/2019	Uncollectible	\$51.91
		5/8/2020	2/9/2015	7/2/2019	Uncollectible	\$26.02
		5/8/2020	2/9/2015	7/2/2019	Uncollectible	\$86.36
		5/8/2020	2/9/2015	7/2/2019	Uncollectible	\$61.47
		5/8/2020	2/9/2015	7/2/2019	Uncollectible	\$61.47
		4/15/2020	7/9/2015	2/26/2018	Uncollectible	\$30.03
		4/15/2020	7/9/2015	2/26/2018	Uncollectible	\$30.03
		4/15/2020	7/9/2015	2/26/2018	Uncollectible	\$37.62
		4/15/2020	7/9/2015	2/26/2018	Uncollectible	\$74.03
		4/15/2020	3/9/2017	8/14/2017	Uncollectible	\$8.01
		4/15/2020	3/9/2017	8/14/2017	Uncollectible	\$30.03
		4/15/2020	3/9/2017	8/14/2017	Uncollectible	\$30.03
		4/15/2020	4/6/2017	2/26/2018	Uncollectible	\$74.03
		4/15/2020	4/6/2017	2/26/2018	Uncollectible	\$52.80
		4/15/2020	4/6/2017	2/26/2018	Uncollectible	\$45.21
		4/15/2020	4/6/2017	2/26/2018	Uncollectible	\$73.03
		4/15/2020	6/7/2017	10/20/2017	Uncollectible	\$89.21
		4/15/2020	6/7/2017	10/20/2017	Uncollectible	\$8.01
		4/15/2020	6/7/2017	10/20/2017	Uncollectible	\$45.21
		4/15/2020	11/9/2017	2/26/2018	Uncollectible	\$119.57
		4/15/2020	11/9/2017	2/26/2018	Uncollectible	\$45.21
		4/15/2020	11/9/2017	2/26/2018	Uncollectible	\$143.89
		4/15/2020	11/9/2017	2/26/2018	Uncollectible	\$96.80
		5/8/2020	8/8/2018	9/5/2018	Uncollectible	\$39.89
		5/8/2020	8/8/2018	9/5/2018	Uncollectible	\$30.14
		5/8/2020	12/5/2018	3/11/2019	Uncollectible	\$80.56
		5/8/2020	12/5/2018	3/11/2019	Uncollectible	\$105.47
		5/8/2020	12/5/2018	3/11/2019	Uncollectible	\$42.89
		4/1/2020	1/10/2019	1/26/2020	Late Charge (security	\$4.17
		5/8/2020	2/8/2019	7/2/2019	Uncollectible	\$81.75
		5/8/2020	2/8/2019	7/2/2019	Uncollectible	\$48.27
		5/8/2020	2/8/2019	7/2/2019	Uncollectible	\$51.91

Category	Customer	Name	Pay / Adj.	Active Dt.	Acct Close Dt.	Description	Amount
			5/8/2020	2/8/2019	12/30/2019	Uncollectible	\$74.49
			5/8/2020	2/8/2019	12/30/2019	Uncollectible	\$11.49
			5/8/2020	2/8/2019	12/30/2019	Uncollectible	\$18.94
			4/6/2020	1/10/2020		School Tax	\$0.25
			5/28/2020	12/10/2006		Removal of Sales Tax	\$2.00
			5/28/2020	12/10/2006		Removal of Sales Tax	\$2.00
			5/8/2020	8/6/2013	6/7/2018	Uncollectible	\$39.89
			5/8/2020	8/6/2013	6/7/2018	Uncollectible	\$48.81
			5/8/2020	8/6/2013	6/7/2018	Uncollectible	\$18.85
			5/8/2020	3/9/2017	9/19/2018	Uncollectible	\$16.53
			5/8/2020	4/5/2018	10/10/2018	Uncollectible	\$41.94
			5/8/2020	4/5/2018	10/10/2018	Uncollectible	\$41.94
			1/27/2020	9/11/2019	2/12/2020	Late Charge (leak at	\$1.84
			1/27/2020	9/11/2019	2/12/2020	School Tax (leak at	\$0.51
			1/27/2020	9/11/2019	2/12/2020	Sales Tax (leak at setter)	\$1.01
			1/27/2020	9/11/2019	2/12/2020	Comm. W/Tax Water	\$16.86
			2/11/2020	9/11/2019	2/12/2020	School Tax (leakat setter)	\$1.00
			2/11/2020	9/11/2019	2/12/2020	Sales Tax 10/20/19	\$2.00
			2/11/2020	9/11/2019	2/12/2020	School Tax 10/20/19	\$1.00
			2/11/2020	9/11/2019	2/12/2020	Sales Tax 11/20/19	\$2.00
			2/11/2020	9/11/2019	2/12/2020	School Tax 11/20/19	\$1.00
			2/11/2020	9/11/2019	2/12/2020	Comm. W/Tax Water	\$1.24
			2/11/2020	9/11/2019	2/12/2020	Mgt. Inr. Surcharge	\$4.72
			2/11/2020	9/11/2019	2/12/2020	Debt Svc. Surcharge	\$5.00
			2/11/2020	9/11/2019	2/12/2020	Debt Svc. Surcharge	\$2.63
			2/11/2020	9/11/2019	2/12/2020	Sales Tax (leakat setter)	\$2.00
			2/11/2020	9/11/2019	2/12/2020	Comm. W/Tax Water	\$33.32
			2/11/2020	9/11/2019	2/12/2020	Sales Tax (leakat setter)	\$2.00
			2/11/2020	9/11/2019	2/12/2020	School Tax (leakat setter)	\$1.00
			2/11/2020	9/11/2019	2/12/2020	Late Charge (leakat setter)	\$2.54
			2/11/2020	9/11/2019	2/12/2020	Comm. W/Tax Water	\$33.32
			2/11/2020	9/11/2019	2/12/2020	Debt Svc. Surcharge	\$2.63
			2/11/2020	9/11/2019	2/12/2020	Sales Tax (leakat setter)	\$2.00
			2/11/2020	9/11/2019	2/12/2020	School Tax (leakat setter)	\$1.00
			2/11/2020	9/11/2019	2/12/2020	Mgt. Inf. Surcharge	\$4.72
			2/11/2020	9/11/2019	2/12/2020	Comm. W/Tax Water	\$33.32
			2/11/2020	9/11/2019	2/12/2020	Late Charge (leakat setter)	\$4.37
			5/8/2020	12/10/2006	8/20/2019	Uncollectible	\$109.22
			5/8/2020	12/10/2006	8/20/2019	Uncollectible	\$80.56
			5/8/2020	12/10/2006	6/25/2019	Uncollectible	\$2.00
			4/15/2020	12/10/2006	9/11/2019	Deceased	\$42.36
			1/29/2020	12/10/2006		Misapplied Payment	(\$50.00)
			1/22/2020	12/10/2006	1/9/2020	Late Charge	\$4.17
			4/15/2020	12/10/2006	1/9/2020	Deceased	\$45.84
			4/15/2020	12/10/2006	1/9/2020	Deceased	\$41.66
			5/8/2020	12/10/2006	9/30/2019	Uncollectible	\$81.75
			5/8/2020	12/10/2006	9/30/2019	Uncollectible	\$42.36
			5/8/2020	12/10/2006	9/30/2019	Uncollectible	\$39.72
			2/19/2020	12/10/2006		Res. N/Tax Water (leak	\$177.03
			2/19/2020	12/10/2006		School Tax (leak at	\$5.31
			2/19/2020	12/10/2006		Late Charge (leak at	\$24.14
			5/8/2020	12/10/2006	12/30/2019	Uncollectible	\$73.77
			5/8/2020	12/10/2006	12/30/2019	Uncollectible	\$166.24

Category	Customer Name	Pay / Adj.	Active Dt.	Acct Close Dt.	Description	Amount
		5/8/2020	12/10/2006	12/30/2019	Uncollectible	\$55.39
		4/15/2020	7/10/2007	2/26/2018	Uncollectible	\$52.78
		4/15/2020	7/10/2007	2/26/2018	Uncollectible	\$45.21
		4/15/2020	7/10/2007	2/26/2018	Uncollectible	\$60.39
		4/15/2020	7/10/2007	2/26/2018	Uncollectible	\$83.16
		4/15/2020	7/10/2007	2/26/2018	Uncollectible	\$75.57
		4/15/2020	7/10/2007	2/26/2018	Uncollectible	\$157.53
		5/8/2020	9/11/2007	11/15/2019	Uncollectible	\$42.36
		5/8/2020	8/6/2008	6/26/2019	Uncollectible	\$42.36
		5/8/2020	8/6/2008	6/26/2019	Uncollectible	\$42.36
		5/8/2020	8/6/2008	6/26/2019	Uncollectible	\$86.36
		5/8/2020	11/6/2014	10/3/2017	Uncollectible	\$8.03
		5/8/2020	11/6/2014	10/3/2017	Uncollectible	\$52.07
		5/8/2020	11/6/2014	10/3/2017	Uncollectible	\$74.03
		5/8/2020	11/6/2014	10/3/2017	Uncollectible	\$30.03
		5/8/2020	11/6/2014	10/3/2017	Uncollectible	\$30.03
		5/8/2020	11/6/2014	10/3/2017	Uncollectible	\$30.03
		5/8/2020	11/6/2014	10/3/2017	Uncollectible	\$30.03
		5/8/2020	11/6/2014	10/3/2017	Uncollectible	\$30.03
		1/7/2020	7/9/2015		Res. N/Tax Water (leak	\$126.45
		1/7/2020	7/9/2015		Late Charge (leak at	\$2.35
		1/7/2020	7/9/2015		School Tax (leak at	\$0.76
		1/7/2020	7/9/2015		Res. N/Tax Water (leak	\$25.29
		1/7/2020	7/9/2015		Late Charge 11/20/19	\$2.35
		1/7/2020	7/9/2015		School Tax 11/20/19 (leak	\$0.76
		1/7/2020	7/9/2015		Res. N/Tax Water	\$25.29
		1/7/2020	7/9/2015		School Tax (leak at	\$3.79
		2/19/2020	11/9/2015		School Tax (busted	\$11.88
		2/19/2020	11/9/2015		Res. N/Tax Water	\$396.21
		5/8/2020	7/13/2016	12/9/2019	Uncollectible	\$26.86
		5/8/2020	7/13/2016	12/9/2019	Uncollectible	\$61.47
		5/8/2020	9/9/2016	12/9/2019	Uncollectible	\$49.95
		5/8/2020	6/7/2017	8/29/2018	Uncollectible	\$39.89
		5/8/2020	6/7/2017	8/29/2018	Uncollectible	\$16.53
		4/15/2020	6/7/2017	1/3/2019	Bal Forward to Acct 18-	\$42.36
		5/8/2020	8/8/2017	5/22/2019	Uncollectible	\$42.08
		5/8/2020	8/8/2017	5/22/2019	Uncollectible	\$86.36
		4/15/2020	12/8/2017	4/5/2018	Uncollectible	\$23.19
		4/15/2020	12/8/2017	4/5/2018	Uncollectible	\$30.03
		4/15/2020	12/8/2017	4/5/2018	Uncollectible	\$34.64
		4/15/2020	12/8/2017	4/5/2018	Uncollectible	\$79.28
		5/8/2020	1/11/2018	6/12/2020	Uncollectible	\$81.75
		5/8/2020	1/11/2018	6/12/2020	Uncollectible	\$37.08
		4/15/2020	1/11/2018	2/8/2018	Uncollectible	\$31.78
		4/15/2020	12/10/2006	5/3/2019	Deceased	\$95.91
		4/15/2020	12/10/2006	5/3/2019	Deceased	\$80.56
		4/15/2020	12/10/2006	5/3/2019	Deceased	\$80.56
		4/15/2020	12/10/2006	5/3/2019	Deceased	\$90.11
		5/8/2020	12/10/2006	10/25/2018	Uncollectible	\$48.81
		5/8/2020	12/10/2006	10/25/2018	Uncollectible	\$84.47
		5/8/2020	12/10/2006	10/25/2018	Uncollectible	\$57.73
		5/8/2020	4/9/2015	7/18/2018	Uncollectible	\$110.64
		5/8/2020	4/9/2015	7/18/2018	Uncollectible	\$111.22

Category	Customer Name	Pay / Adj.	Active Dt.	Acct Close Dt.	Description	Amount
		5/8/2020	4/9/2015	7/18/2018	Uncollectible	\$53.34
		4/15/2020	10/8/2015	2/21/2020	Bal Forward to Acct 2-	\$45.84
		4/15/2020	10/8/2015	2/21/2020	Bal Forward to Acct 2-	\$45.84
		4/15/2020	10/8/2015	2/21/2020	Bal Forward to Acct 2-	\$41.67
		4/15/2020	3/9/2017	3/19/2018	Uncollectible	\$15.60
		4/15/2020	3/9/2017	3/19/2018	Uncollectible	\$34.64
		5/8/2020	6/8/2017	10/24/2018	Uncollectible	\$39.89
		5/8/2020	6/8/2017	10/24/2018	Uncollectible	\$39.89
		5/8/2020	6/8/2017	10/24/2018	Uncollectible	\$33.78
		5/8/2020	9/8/2017	9/11/2018	Uncollectible	\$83.89
		5/8/2020	9/8/2017	9/11/2018	Uncollectible	\$25.45
		5/8/2020	9/8/2017	9/11/2018	Uncollectible	\$48.81
		5/8/2020	4/6/2018	6/24/2019	Uncollectible	\$80.56
		5/8/2020	4/6/2018	6/24/2019	Uncollectible	\$71.02
		5/8/2020	4/6/2018	6/24/2019	Uncollectible	\$28.77
		5/8/2020	6/7/2018	7/3/2018	Uncollectible	\$39.89
		5/8/2020	6/7/2018	7/3/2018	Uncollectible	\$75.56
		5/11/2020	9/11/2018	11/27/2018	Uncollectible	\$39.89
		5/11/2020	9/11/2018	11/27/2018	Uncollectible	\$48.61
		5/11/2020	9/11/2018	11/27/2018	Uncollectible	\$39.89
		5/11/2020	9/11/2018	11/27/2018	Uncollectible	\$48.81
		5/11/2020	11/8/2018	1/25/2019	Uncollectible	\$105.47
		5/11/2020	11/8/2018	1/25/2019	Uncollectible	\$61.47
		5/11/2020	11/8/2018	1/25/2019	Uncollectible	\$3.39
		5/8/2020	11/8/2018	1/25/2019	Uncollectible	\$78.61
		5/11/2020	4/4/2019	8/26/2019	Uncollectible	\$57.42
		5/11/2020	4/4/2019	8/26/2019	Uncollectible	\$149.47
		5/11/2020	4/4/2019	8/26/2019	Uncollectible	\$143.67
		5/11/2020	4/4/2019	7/9/2019	Uncollectible	\$39.72
		4/15/2020	12/10/2006	6/19/2019	Deceased	\$42.36
		5/8/2020	12/10/2006		Res N/Tax Water	\$191.72
		4/15/2020	12/10/2006	2/24/2020	Deceased	\$41.67
		4/15/2020	12/10/2006	2/24/2020	Deceased	\$45.84
		4/15/2020	12/10/2006	2/24/2020	Deceased	\$57.68
		4/15/2020	12/10/2006	2/24/2020	Deceased	\$34.32
		4/15/2020	12/10/2006	4/24/2018	Uncollectible	\$30.03
		4/15/2020	12/10/2006	4/24/2018	Uncollectible	\$34.64
		4/15/2020	12/10/2006	4/24/2018	Uncollectible	\$83.89
		5/11/2020	12/10/2006	7/9/2019	Uncollectible	\$42.36
		4/15/2020	12/10/2006	3/6/2019	Deceased	\$42.36
		4/15/2020	12/10/2006	3/6/2019	Deceased	\$42.36
		4/15/2020	12/10/2006	6/7/2019	Forward to Acct 6-00161	\$319.34
		5/11/2020	4/9/2007	10/23/2018	Uncollectible	\$85.94
		5/11/2020	4/9/2007	10/23/2018	Uncollectible	\$41.94
		5/11/2020	4/9/2007	10/23/2018	Uncollectible	\$41.94
		5/11/2020	9/10/2008	5/30/2019	Bal Forward to Acct 8-	\$61.47
		5/11/2020	9/10/2008	5/30/2019	Bal Forward to Acct 8-	\$61.47
		5/11/2020	9/10/2008	5/30/2019	Bal Forward to Acct 8-	\$86.36
		4/15/2020	12/8/2008	2/26/2018	Uncollectible	\$89.21
		4/15/2020	12/8/2008	2/26/2018	Uncollectible	\$60.39
		4/15/2020	12/8/2008	2/26/2018	Uncollectible	\$37.62
		4/15/2020	12/8/2008	2/26/2018	Uncollectible	\$52.80
		4/15/2020	12/8/2008	2/26/2018	Uncollectible	\$67.98

Category	Customer	Name	Pay / Adj.	Active Dt.	Acct Close Dt.	Description	Amount
			4/15/2020	1/8/2009	11/18/2018	Bal Forward to Acct 6-	\$48.81
			5/11/2020	7/7/2010	4/30/2019	Uncollectible	\$71.02
			5/11/2020	12/9/2011	11/19/2018	Uncollectible	\$102.31
			5/11/2020	12/9/2011	11/19/2018	Uncollectible	\$30.56
			5/11/2020	12/9/2011	12/8/2018	Uncollectible	\$39.77
			5/11/2020	12/9/2011	12/8/2018	Uncollectible	\$39.89
			5/11/2020	4/9/2012	3/19/2019	Uncollectible	\$42.05
			5/11/2020	10/5/2012	1/9/2019	Uncollectible	\$75.56
			5/11/2020	10/5/2012	1/9/2019	Uncollectible	\$24.83
			5/11/2020	10/5/2012	1/9/2019	Uncollectible	\$80.56
			5/11/2020	10/5/2012	1/9/2019	Uncollectible	\$129.50
			5/11/2020	10/5/2012	1/9/2019	Uncollectible	\$30.90
			5/11/2020	10/5/2012	1/9/2019	Uncollectible	\$15.57
			5/11/2020	10/5/2012	1/9/2019	Uncollectible	\$60.39
			4/16/2020	10/8/2012	2/26/2018	Uncollectible	\$30.03
			4/16/2020	10/8/2012	2/26/2018	Uncollectible	\$30.03
			4/16/2020	10/8/2012	2/26/2018	Uncollectible	\$30.03
			4/16/2020	10/8/2012	2/26/2018	Uncollectible	\$30.03
			4/16/2020	10/8/2012	2/26/2018	Uncollectible	\$74.03
			4/16/2020	12/6/2012	1/13/2020	Deceased	\$55.39
			4/16/2020	12/6/2012	1/13/2020	Deceased	\$45.84
			4/16/2020	12/6/2012	1/13/2020	Deceased	\$45.84
			5/11/2020	12/7/2012	7/17/2018	Uncollectible	\$39.89
			5/11/2020	12/7/2012	7/17/2018	Uncollectible	\$39.89
			4/16/2020	7/8/2013	3/29/2018	Uncollectible	\$19.67
			5/11/2020	4/8/2014	8/8/2018	Uncollectible	\$104.54
			5/11/2020	4/8/2014	8/8/2018	Uncollectible	\$92.81
			5/11/2020	4/8/2014	8/8/2018	Uncollectible	\$111.22
			4/16/2020	7/9/2014	3/29/2018	Uncollectible	\$4.85
			5/11/2020	1/9/2015	8/13/2019	Uncollectible	\$42.36
			5/11/2020	1/9/2015	8/13/2019	Uncollectible	\$51.91
			5/11/2020	1/9/2015	8/13/2019	Uncollectible	\$71.02
			5/11/2020	7/10/2015	10/21/2018	Uncollectible	\$48.81
			5/11/2020	7/10/2015	10/21/2018	Uncollectible	\$39.89
			5/11/2020	7/10/2015	10/21/2018	Uncollectible	\$57.73
			5/11/2020	11/9/2015	10/24/2018	Uncollectible	\$66.64
			5/11/2020	11/9/2015	10/24/2018	Uncollectible	\$21.64
			5/11/2020	11/9/2015	10/24/2018	Uncollectible	\$39.89
			4/16/2020	3/9/2016	9/27/2017	Uncollectible	\$11.78
			4/16/2020	3/9/2016	9/27/2017	Uncollectible	\$74.03
			4/16/2020	3/9/2016	9/27/2017	Uncollectible	\$37.62
			4/16/2020	3/9/2016	9/27/2017	Uncollectible	\$28.03
			4/16/2020	3/9/2016	9/27/2017	Uncollectible	\$30.03
			5/11/2020	9/9/2016	1/3/2019	Uncollectible	\$52.00
			5/11/2020	9/9/2016	1/3/2019	Uncollectible	\$137.39
			5/11/2020	9/9/2016	1/3/2019	Uncollectible	\$86.36
			5/11/2020	9/9/2016	1/3/2019	Uncollectible	\$61.47
			5/11/2020	9/9/2016	1/3/2019	Uncollectible	\$48.81
			4/15/2020	10/7/2016	4/3/2018	Uncollectible	\$34.64
			4/15/2020	10/7/2016	4/3/2018	Uncollectible	\$55.89
			4/15/2020	10/7/2016	4/3/2018	Uncollectible	\$67.98
			4/15/2020	10/7/2016	4/3/2018	Uncollectible	\$123.55
			5/11/2020	10/7/2016	10/7/2019	Uncollectible	\$86.36

Category	Customer	Name	Pay / Adj.	Active Dt.	Acct Close Dt.	Description	Amount
			5/11/2020	10/7/2016	10/7/2019	Uncollectible	\$42.36
			5/11/2020	10/7/2016	10/7/2019	Uncollectible	\$42.36
			5/11/2020	10/7/2016	10/7/2019	Uncollectible	\$42.36
			5/11/2020	10/7/2016	10/7/2019	Uncollectible	\$42.36
			5/11/2020	11/8/2016	10/22/2019	Uncollectible	\$105.47
			5/11/2020	11/8/2016	10/22/2019	Uncollectible	\$61.58
			5/11/2020	11/8/2016	5/8/2018	Uncollectible	\$39.89
			5/11/2020	11/8/2016	5/8/2018	Uncollectible	\$29.53
			5/8/2020	12/8/2016	8/9/2018	Uncollectible	\$48.81
			5/8/2020	12/8/2016	8/9/2018	Uncollectible	\$3.81
			4/16/2020	3/9/2017	2/12/2018	Uncollectible	\$37.62
			4/16/2020	3/9/2017	2/12/2018	Uncollectible	\$37.62
			4/16/2020	3/9/2017	2/12/2018	Uncollectible	\$30.03
			4/16/2020	3/9/2017	2/12/2018	Uncollectible	\$45.21
			4/16/2020	3/9/2017	2/12/2018	Uncollectible	\$60.39
			5/11/2020	3/9/2017	5/2/2019	Uncollectible	\$42.36
			5/11/2020	3/9/2017	5/2/2019	Uncollectible	\$42.36
			5/11/2020	3/9/2017	5/2/2019	Uncollectible	\$86.36
			5/11/2020	6/8/2017	9/11/2018	Uncollectible	\$84.47
			5/11/2020	6/8/2017	9/11/2018	Uncollectible	\$91.39
			5/11/2020	8/8/2017	10/9/2019	Uncollectible	\$44.56
			5/11/2020	8/8/2017	10/9/2019	Uncollectible	\$44.56
			5/11/2020	8/9/2017	8/29/2018	Uncollectible	\$120.14
			5/11/2020	8/9/2017	8/29/2018	Uncollectible	\$135.97
			5/11/2020	8/9/2017	8/29/2018	Uncollectible	\$84.47
			5/11/2020	9/8/2017	12/3/2018	Uncollectible	\$84.47
			5/11/2020	9/8/2017	12/3/2018	Uncollectible	\$3.39
			4/16/2020	9/8/2017	1/4/2018	Uncollectible	\$15.75
			4/16/2020	9/8/2017	1/4/2018	Uncollectible	\$37.62
			4/16/2020	9/8/2017	1/4/2018	Uncollectible	\$45.21
			4/16/2020	9/8/2017	1/4/2018	Uncollectible	\$30.03
			4/16/2020	9/8/2017	1/4/2018	Uncollectible	\$74.03
			4/16/2020	10/9/2017	2/26/2018	Uncollectible	\$0.09
			4/16/2020	10/9/2017	2/26/2018	Uncollectible	\$74.03
			5/11/2020	10/9/2017	5/22/2019	Uncollectible	\$81.08
			4/16/2020	11/9/2017	2/26/2018	Uncollectible	\$74.03
			4/16/2020	11/9/2017	2/26/2018	Uncollectible	\$0.09
			4/16/2020	12/8/2017	4/13/2018	Uncollectible	\$34.64
			4/16/2020	12/8/2017	4/13/2018	Uncollectible	\$8.06
			4/16/2020	12/8/2017	4/13/2018	Uncollectible	\$36.26
			4/16/2020	12/8/2017	3/22/2018	Uncollectible	\$37.83
			4/16/2020	12/8/2017	3/22/2018	Uncollectible	\$34.64
			4/16/2020	12/8/2017	3/22/2018	Uncollectible	\$52.80
			5/11/2020	3/8/2018	8/26/2018	Uncollectible	\$127.89
			5/11/2020	3/8/2018	8/26/2018	Uncollectible	\$39.89
			5/11/2020	4/6/2018	8/8/2018	Uncollectible	\$7.62
			5/11/2020	4/6/2018	8/8/2018	Uncollectible	\$39.89
			5/11/2020	4/6/2018	8/8/2018	Uncollectible	\$83.89
			5/11/2020	4/6/2018	8/28/2018	Uncollectible	\$38.59
			5/11/2020	4/6/2018	6/25/2018	Uncollectible	\$83.89
			5/11/2020	4/6/2018	6/25/2018	Uncollectible	\$39.06
			5/11/2020	4/6/2018	6/25/2018	Uncollectible	\$39.89

Category	Customer	Name	Pay / Adj.	Active Dt.	Acct Close Dt.	Description	Amount
			5/11/2020	4/6/2018	9/9/2018	Uncollectible	\$29.56
			5/11/2020	5/9/2018	10/24/2018	Uncollectible	\$39.89
			5/11/2020	5/9/2018	10/24/2018	Uncollectible	\$29.67
			5/11/2020	6/7/2018	1/24/2019	Uncollectible	\$65.18
			5/11/2020	6/7/2018	1/24/2019	Uncollectible	\$115.02
			5/11/2020	6/7/2018	9/11/2018	Uncollectible	\$83.89
			5/11/2020	6/7/2018	9/11/2018	Uncollectible	\$34.37
			5/11/2020	6/7/2018	9/11/2018	Uncollectible	\$39.89
			5/11/2020	6/7/2018	9/11/2018	Uncollectible	\$39.89
			5/11/2020	9/11/2018	1/9/2019	Uncollectible	\$41.06
			5/11/2020	9/11/2018	6/7/2019	Uncollectible	\$38.33
			5/11/2020	9/11/2018	6/7/2019	Uncollectible	\$42.36
			5/11/2020	9/11/2018	9/6/2019	Uncollectible	\$13.83
			5/11/2020	9/11/2018	3/12/2019	Uncollectible	\$86.36
			5/11/2020	9/11/2018	3/12/2019	Uncollectible	\$42.36
			5/11/2020	9/11/2018	3/12/2019	Uncollectible	\$80.56
			5/11/2020	9/11/2018	3/12/2019	Uncollectible	\$137.87
			5/11/2020	9/11/2018	3/12/2019	Uncollectible	\$32.87
			5/11/2020	9/11/2018	11/10/2018	Uncollectible	\$74.25
			5/11/2020	9/11/2018	5/2/2019	Uncollectible	\$71.02
			5/11/2020	9/11/2018	5/2/2019	Uncollectible	\$131.97
			5/11/2020	9/11/2018	5/2/2019	Uncollectible	\$150.03
			5/11/2020	9/11/2018	5/2/2019	Uncollectible	\$42.36
			5/11/2020	9/11/2018	5/2/2019	Uncollectible	\$86.36
			5/11/2020	10/10/2018	3/27/2019	Uncollectible	\$100.86
			5/11/2020	10/10/2018	3/27/2019	Uncollectible	\$64.69
			5/11/2020	10/10/2018	3/27/2019	Uncollectible	\$47.30
			5/11/2020	12/5/2018	7/22/2019	Uncollectible	\$51.91
			5/11/2020	12/5/2018	7/22/2019	Uncollectible	\$42.36
			5/11/2020	12/5/2018	7/22/2019	Uncollectible	\$42.36
			5/11/2020	2/8/2019	5/23/2019	Uncollectible	\$80.56
			5/11/2020	2/8/2019	5/23/2019	Uncollectible	\$90.11
			5/11/2020	2/8/2019	5/23/2019	Uncollectible	\$49.80
			5/11/2020	2/8/2019	5/23/2019	Uncollectible	\$16.30
			5/11/2020	4/4/2019	6/18/2019	Uncollectible	\$47.87
			5/11/2020	4/4/2019	6/18/2019	Uncollectible	\$71.02
			5/11/2020	4/4/2019	6/18/2019	Uncollectible	\$281.14
			4/16/2020	4/9/2019	5/7/2019	Bal Forward to Acct 6-	\$42.36
			5/11/2020	4/9/2019	5/2/2019	Uncollectible	\$13.83
			2/12/2020	12/10/2006		Res. N/Tax Water (leak	\$168.60
			2/12/2020	12/10/2006		School Tax (leak at	\$5.06
			4/6/2020	12/10/2006		Res N/T Water	\$67.44
			4/6/2020	12/10/2006		School Tax	\$2.03
			5/11/2020	12/10/2006	5/30/2019	Uncollectible	\$86.36
			5/11/2020	12/10/2006	5/30/2019	Uncollectible	\$42.36
			5/11/2020	12/10/2006	5/30/2019	Uncollectible	\$86.36
			5/11/2020	12/10/2006		Leak was on MCWD	\$30.18
			5/11/2020	12/10/2006	9/13/2018	Uncollectible	\$39.89
			5/11/2020	12/10/2006	9/11/2018	Uncollectible	\$39.89
			5/11/2020	12/10/2006	9/11/2018	Uncollectible	\$83.89
			5/11/2020	12/10/2006	9/11/2018	Uncollectible	\$6.54
			5/11/2020	12/10/2006	9/11/2018	Uncollectible	\$39.89
			4/16/2020	12/10/2006	1/8/2019	Deceased	\$99.67

Category	Customer	Name	Pay / Adj.	Active Dt.	Acct Close Dt.	Description	Amount
			4/16/2020	12/10/2006	1/8/2019	Deceased	\$42.02
			4/16/2020	12/10/2006	1/8/2019	Deceased	\$93.39
			4/16/2020	12/10/2006	1/8/2019	Deceased	\$93.39
			4/16/2020	12/10/2006	1/8/2019	Deceased	\$124.56
			5/11/2020	12/10/2006	6/27/2019	Uncollectible	\$108.46
			5/11/2020	12/10/2006	6/27/2019	Uncollectible	\$51.91
			5/11/2020	12/10/2006	10/26/2018	Uncollectible	\$39.89
			5/11/2020	12/10/2006	10/26/2018	Uncollectible	\$39.89
			5/11/2020	12/10/2006	10/26/2018	Uncollectible	\$39.89
			5/11/2020	11/7/2007	9/10/2018	Uncollectible	\$45.02
			5/11/2020	11/7/2007	9/10/2018	Uncollectible	\$93.39
			5/11/2020	11/7/2007	9/10/2018	Uncollectible	\$39.89
			5/11/2020	11/7/2007	9/10/2018	Uncollectible	\$39.89
			5/11/2020	11/13/2009	1/25/2019	Uncollectible	\$47.51
			5/11/2020	11/13/2009	1/25/2019	Uncollectible	\$115.02
			5/11/2020	11/13/2009	1/25/2019	Uncollectible	\$39.89
			5/11/2020	11/13/2009	1/25/2019	Uncollectible	\$86.36
			5/11/2020	11/13/2009	1/25/2019	Uncollectible	\$57.73
			4/14/2020	12/10/2009		Mis applied payment	(\$41.67)
			4/16/2020	10/10/2011	1/4/2018	Uncollectible	\$30.03
			4/16/2020	10/10/2011	1/4/2018	Uncollectible	\$37.62
			4/16/2020	10/10/2011	1/4/2018	Uncollectible	\$33.83
			5/11/2020	11/7/2012	5/2/2019	Uncollectible	\$29.44
			5/11/2020	11/7/2012	5/2/2019	Uncollectible	\$42.36
			5/11/2020	11/7/2012	5/2/2019	Uncollectible	\$86.36
			5/11/2020	8/8/2013	1/25/2019	Uncollectible	\$70.02
			5/11/2020	8/8/2013	1/25/2019	Uncollectible	\$42.36
			5/11/2020	8/8/2013	1/25/2019	Uncollectible	\$57.73
			5/11/2020	8/8/2013	1/25/2019	Uncollectible	\$18.79
			5/11/2020	8/7/2015	7/2/2018	Uncollectible	\$39.89
			5/11/2020	8/7/2015	7/2/2018	Uncollectible	\$21.64
			5/11/2020	8/7/2015	7/2/2018	Uncollectible	\$39.89
			5/11/2020	9/9/2015	5/2/2019	Uncollectible	\$79.70
			5/11/2020	9/9/2015	5/2/2019	Uncollectible	\$86.36
			5/11/2020	9/9/2015	5/2/2019	Uncollectible	\$42.36
			5/11/2020	10/7/2016	10/24/2018	Uncollectible	\$39.89
			5/11/2020	10/7/2016	10/24/2018	Uncollectible	\$39.89
			5/11/2020	10/7/2016	10/24/2018	Uncollectible	\$39.89
			5/11/2020	10/7/2016	10/24/2018	Uncollectible	\$39.89
			5/11/2020	10/7/2016	10/24/2018	Uncollectible	\$540.00
			5/11/2020	4/6/2017	7/22/2019	Uncollectible	\$3.85
			4/16/2020	7/6/2017		Uncollectible	\$74.03
			4/16/2020	7/6/2017		Uncollectible	\$30.11
			5/11/2020	7/6/2017	7/23/2019	Uncollectible	\$21.99
			5/11/2020	7/6/2017	7/23/2019	Uncollectible	\$143.67
			5/11/2020	7/6/2017	7/23/2019	Uncollectible	\$95.91
			4/16/2020	9/8/2017	2/1/2018	Uncollectible	\$119.57
			4/16/2020	9/8/2017	2/1/2018	Uncollectible	\$45.21
			4/16/2020	9/8/2017	2/1/2018	Uncollectible	\$7.68
			4/16/2020	12/8/2017	7/17/2018	Bal Forward to Acct 5-	\$39.89
			5/11/2020	1/10/2018	5/24/2018	Uncollectible	\$77.96
			5/11/2020	1/10/2018	5/24/2018	Uncollectible	\$111.22
			5/11/2020	1/10/2018	5/24/2018	Uncollectible	\$306.40

Category	Customer	Name	Pay / Adj.	Active Dt.	Acct Close Dt.	Description	Amount
			5/11/2020	2/8/2018	9/12/2018	Uncollectible	\$83.89
			5/11/2020	2/8/2018	9/12/2018	Uncollectible	\$39.89
			5/11/2020	2/8/2018	9/12/2018	Uncollectible	\$36.70
			5/11/2020	4/6/2018	7/23/2019	Uncollectible	\$220.08
			5/11/2020	4/6/2018	7/23/2019	Uncollectible	\$84.88
			5/11/2020	4/6/2018	7/23/2019	Uncollectible	\$51.91
			5/11/2020	4/6/2018	7/23/2019	Uncollectible	\$143.67
			5/12/2020	5/9/2018	8/19/2019	Uncollectible	\$166.53
			5/12/2020	5/9/2018	8/19/2019	Uncollectible	\$42.36
			5/12/2020	5/9/2018	8/19/2019	Uncollectible	\$51.91
			5/12/2020	7/10/2018	6/25/2019	Uncollectible	\$50.80
			5/12/2020	7/10/2018	6/25/2019	Uncollectible	\$149.47
			5/12/2020	7/10/2018	6/25/2019	Uncollectible	\$115.02
			5/12/2020	11/8/2018	3/12/2019	Uncollectible	\$71.02
			5/12/2020	11/8/2018	3/12/2019	Uncollectible	\$61.47
			5/12/2020	12/6/2018	3/2/2019	Uncollectible	\$37.08
			5/12/2020	5/7/2019	7/23/2019	Uncollectible	\$42.36
			5/12/2020	5/7/2019	7/23/2019	Uncollectible	\$95.91
			5/12/2020	5/7/2019	7/23/2019	Uncollectible	\$38.72
			4/16/2020	7/3/2019	9/25/2019	Bal Forward to Acct 7-	\$42.36
			5/12/2020	12/10/2006	5/30/2019	Uncollectible	\$86.36
			5/12/2020	12/10/2006	5/30/2019	Uncollectible	\$34.72
			5/12/2020	12/10/2006	1/8/2019	Uncollectible	\$39.89
			5/12/2020	12/10/2006	1/8/2019	Uncollectible	\$42.36
			5/12/2020	12/10/2006	1/8/2019	Uncollectible	\$86.36
			5/12/2020	12/10/2006	1/8/2019	Uncollectible	\$35.89
			5/12/2020	12/10/2006	1/7/2019	Uncollectible	\$41.94
			5/12/2020	12/10/2006	1/7/2019	Uncollectible	\$41.94
			5/12/2020	12/10/2006	1/7/2019	Uncollectible	\$41.94
			5/12/2020	12/10/2006	1/7/2019	Uncollectible	\$88.56
			5/12/2020	12/10/2006	1/7/2019	Uncollectible	\$44.56
			5/12/2020	12/10/2006	5/30/2019	Uncollectible	\$42.36
			5/12/2020	12/10/2006	5/30/2019	Uncollectible	\$42.36
			5/12/2020	12/10/2006	5/30/2019	Uncollectible	\$42.36
			5/12/2020	12/10/2006	5/30/2019	Uncollectible	\$81.75
			2/24/2020	12/10/2006		School Tax (Adj. per	\$1.00
			2/24/2020	12/10/2006		Res. N/Tax Water (Adj.	\$33.32
			2/24/2020	12/10/2006		Late Charge (Adj. per	\$3.85
			2/24/2020	12/10/2006		Late Charge (Adj. per	\$3.85
			2/24/2020	12/10/2006		School Tax (Adj. per	\$1.00
			2/24/2020	12/10/2006		Res. N/Tax Water (Adj.	\$33.32
			2/24/2020	12/10/2006		School Tax (Adj. per	\$1.00
			2/24/2020	12/10/2006		Late Charge (Adj. per	\$4.72
			2/24/2020	12/10/2006		Late Charge (Adj. per	\$3.85
			2/24/2020	12/10/2006		Res. N/Tax Water (Adj.	\$33.32
			2/24/2020	12/10/2006		School Tax (Adj. per	\$1.00
			2/24/2020	12/10/2006		Res. N/Tax Water (Adj.	\$33.32
			2/24/2020	12/10/2006		Late Charge (Adj. per	\$3.85
			2/24/2020	12/10/2006		Res. N/Tax Water (Adj.	\$33.32
			2/24/2020	12/10/2006		Res. N/Tax Water (Adj.	\$33.32
			2/24/2020	12/10/2006		Res. N/Tax Water (Adj.	\$33.32
			2/24/2020	12/10/2006		School Tax (Adj. per	\$1.00
			2/24/2020	12/10/2006		Late Charge (Adj. per	\$3.85

Category	Customer Name	Pay / Adj.	Active Dt.	Acct Close Dt.	Description	Amount
		2/24/2020	12/10/2006		School Tax (Adj. per	\$1.00
		2/24/2020	12/10/2006		Late Charge (Adj. per	\$3.85
		2/24/2020	12/10/2006		Late Charge (Adj. per	\$3.85
		2/24/2020	12/10/2006		Late Charge (Adj. per	\$3.85
		2/24/2020	12/10/2006		School Tax (Adj. per	\$1.00
		2/24/2020	12/10/2006		Res. N/Tax Water (Adj.	\$33.32
		2/24/2020	12/10/2006		School Tax (Adj. per	\$1.00
		2/24/2020	12/10/2006		Res. N/Tax Water (Adj.	\$33.32
		2/24/2020	12/10/2006		School Tax (Adj. per	\$1.00
		2/24/2020	12/10/2006		Res. N/Tax Water (Adj.	\$33.32
		2/24/2020	12/10/2006		Late Charge (Adj. per	\$3.85
		2/24/2020	12/10/2006		School Tax (Adj. per	\$1.00
		2/24/2020	12/10/2006		Res. N/Tax Water (Adj.	\$33.32
		2/24/2020	12/10/2006		Late Charge (Adj. per	\$4.17
		2/24/2020	12/10/2006		School Tax (Adj. per	\$1.00
		2/24/2020	12/10/2006		Late Charge (Adj. per	\$3.85
		2/24/2020	12/10/2006		School Tax (Adj. per	\$1.00
		2/24/2020	12/10/2006		Res. N/Tax Water (Adj.	\$33.32
		5/12/2020	12/10/2006	3/22/2019	Uncollectible	\$81.75
		5/12/2020	12/10/2006	3/22/2019	Uncollectible	\$47.30
		5/12/2020	12/10/2006	3/22/2019	Uncollectible	\$47.30
		5/12/2020	12/10/2006	3/22/2019	Uncollectible	\$65.14
		5/12/2020	12/10/2006	3/22/2019	Uncollectible	\$47.30
		5/12/2020	12/10/2006	8/14/2019	Uncollectible	\$42.36
		5/12/2020	12/10/2006	6/26/2018	Uncollectible	\$137.39
		5/12/2020	12/10/2006	6/26/2018	Uncollectible	\$38.29
		1/30/2020	12/10/2006		misapplied Payment	\$28.19
		1/30/2020	12/10/2006		misapplied Payment	\$21.91
		4/16/2020	12/10/2006	4/3/2018	Uncollectible	\$34.28
		4/16/2020	12/10/2006	4/3/2018	Uncollectible	\$30.03
		4/16/2020	12/10/2006	4/3/2018	Uncollectible	\$57.41
		4/16/2020	12/10/2006	4/3/2018	Uncollectible	\$35.96
		4/16/2020	12/10/2006	4/3/2018	Uncollectible	\$60.39
		4/16/2020	11/7/2007	9/27/2018	Bal Forward to Acct 15-	\$38.81
		5/12/2020	2/9/2010	6/8/2018	Uncollectible	\$77.89
		5/12/2020	2/9/2010	6/8/2018	Uncollectible	\$66.64
		5/12/2020	2/9/2010	6/8/2018	Uncollectible	\$35.28
		5/12/2020	5/10/2010	1/3/2019	Uncollectible	\$120.14
		5/12/2020	5/10/2010	1/3/2019	Uncollectible	\$72.16
		5/12/2020	5/10/2010	1/3/2019	Uncollectible	\$97.84
		5/12/2020	5/10/2010	1/3/2019	Uncollectible	\$75.56
		5/12/2020	5/10/2010	1/3/2019	Uncollectible	\$129.06
		5/12/2020	5/10/2010	1/3/2019	Uncollectible	\$99.67
		5/12/2020	5/10/2010	1/3/2019	Uncollectible	\$66.64
		5/12/2020	5/10/2010	1/3/2019	Uncollectible	\$105.47
		5/12/2020	3/11/2011	8/9/2018	Uncollectible	\$83.89
		5/12/2020	3/11/2011	8/9/2018	Uncollectible	\$39.89
		5/12/2020	3/11/2011	8/9/2018	Uncollectible	\$44.23
		5/12/2020	3/11/2011	8/9/2018	Uncollectible	\$48.81
		4/16/2020	1/10/2012		Uncollectible	\$103.88
		4/16/2020	1/10/2012		Uncollectible	\$128.71
		4/16/2020	1/10/2012		Uncollectible	\$29.04
		4/16/2020	1/10/2012		Uncollectible	\$74.03

Category	Customer	Name	Pay / Adj.	Active Dt.	Acct Close Dt.	Description	Amount
			4/16/2020	1/10/2012		Uncollectible	\$30.03
			5/12/2020	3/7/2012	4/15/2019	Uncollectible	\$16.47
			5/12/2020	3/7/2012	4/15/2019	Uncollectible	\$61.47
			5/12/2020	3/7/2012	4/15/2019	Uncollectible	\$51.91
			5/12/2020	8/10/2012	12/2/2019	Forward to Acct 4-00488	\$42.36
			5/12/2020	8/10/2012	12/2/2019	Forward to Acct 4-00488	\$42.36
			5/12/2020	8/10/2012	12/2/2019	Forward to Acct 4-00488	\$45.84
			5/12/2020	8/10/2012	12/2/2019	Forward to Acct 4-00488	\$280.86
			5/12/2020	1/9/2014	7/23/2019	Uncollectible	\$81.08
			5/12/2020	6/6/2014	10/24/2018	Uncollectible	\$83.89
			5/12/2020	6/6/2014	10/24/2018	Uncollectible	\$2.43
			5/12/2020	6/6/2014	10/24/2018	Uncollectible	\$39.89
			5/12/2020	6/6/2014	10/24/2018	Uncollectible	\$48.81
			5/12/2020	7/9/2014	1/9/2019	Uncollectible	\$90.11
			5/12/2020	7/9/2014	1/9/2019	Uncollectible	\$39.89
			5/12/2020	7/9/2014	1/9/2019	Uncollectible	\$81.75
			5/12/2020	7/9/2014	1/9/2019	Uncollectible	\$34.78
			5/12/2020	3/9/2016	2/27/2018	Uncollectible	\$54.99
			5/12/2020	3/9/2016	2/27/2018	Uncollectible	\$53.77
			5/12/2020	3/9/2016	2/27/2018	Uncollectible	\$81.62
			5/12/2020	3/9/2016	2/27/2018	Uncollectible	\$96.80
			5/12/2020	3/9/2016	2/27/2018	Uncollectible	\$134.75
			5/12/2020	3/9/2016	7/6/2018	Uncollectible	\$54.82
			5/12/2020	3/9/2016	7/6/2018	Uncollectible	\$48.39
			5/12/2020	3/9/2016	7/6/2018	Uncollectible	\$83.89
			4/16/2020	5/10/2016	9/6/2016	Uncollectible	\$30.03
			4/16/2020	6/10/2016	4/24/2018	Uncollectible	\$151.85
			4/16/2020	6/10/2016	4/24/2018	Uncollectible	\$270.31
			4/16/2020	6/10/2016	4/24/2018	Uncollectible	\$148.50
			5/12/2020	7/11/2016	5/2/2018	Uncollectible	\$30.03
			5/12/2020	7/11/2016	5/2/2018	Uncollectible	\$42.23
			5/12/2020	7/11/2016	5/2/2018	Uncollectible	\$48.81
			5/12/2020	7/11/2016	5/2/2018	Uncollectible	\$83.89
			5/12/2020	7/11/2016	5/2/2018	Uncollectible	\$581.40
			5/12/2020	7/6/2017	7/23/2019	Forward to Acct 8-00025	\$42.36
			5/12/2020	7/6/2017	7/23/2019	Forward to Acct 8-00025	\$4.00
			5/12/2020	7/6/2017	7/23/2019	Forward to Acct 8-00025	\$42.36
			5/12/2020	7/6/2017	7/23/2019	Forward to Acct 8-00025	\$86.36
			5/12/2020	9/8/2017	6/18/2019	Uncollectible	\$61.47
			5/12/2020	9/8/2017	6/18/2019	Uncollectible	\$52.03
			5/12/2020	9/8/2017	7/9/2018	Uncollectible	\$38.59
			5/12/2020	9/8/2017	2/27/2018	Uncollectible	\$0.09
			5/12/2020	9/8/2017	2/27/2018	Uncollectible	\$30.03
			5/12/2020	9/8/2017	2/27/2018	Uncollectible	\$74.03
			5/12/2020	10/9/2017	6/25/2019	Uncollectible	\$32.93
			5/12/2020	10/9/2017	6/25/2019	Uncollectible	\$86.36
			5/12/2020	10/9/2017	6/25/2019	Uncollectible	\$86.36
			5/12/2020	11/9/2017	4/24/2018	Uncollectible	\$73.74
			5/12/2020	1/11/2018	3/13/2019	Uncollectible	\$91.30
			5/12/2020	1/11/2018	3/13/2019	Uncollectible	\$60.74
			5/12/2020	1/11/2018	3/13/2019	Uncollectible	\$71.02
			5/12/2020	4/6/2018	5/21/2019	Uncollectible	\$13.82
			5/12/2020	4/6/2018	5/21/2019	Uncollectible	\$42.36

Category	Customer Name	Pay / Adj.	Active Dt.	Acct Close Dt.	Description	Amount
		5/12/2020	4/6/2018	5/21/2019	Uncollectible	\$86.36
		5/12/2020	10/10/2018	1/25/2019	Uncollectible	\$52.70
		5/12/2020	10/10/2018	1/25/2019	Uncollectible	\$79.86
		5/12/2020	10/10/2018	1/25/2019	Uncollectible	\$66.41
		5/12/2020	10/10/2018	1/25/2019	Uncollectible	\$186.81
		5/12/2020	4/4/2019	6/25/2019	Uncollectible	\$42.36
		5/12/2020	4/4/2019	6/25/2019	Uncollectible	\$15.47
		5/12/2020	4/4/2019	6/25/2019	Uncollectible	\$86.36
		1/3/2020	12/10/2006		Duplicate Late Fee	\$4.80
		1/3/2020	12/10/2006		Duplicate Late Fee	\$2.27
		1/3/2020	12/10/2006		Duplicate Late Fee	\$6.49
		1/3/2020	12/10/2006		Duplicate Late Fee	\$4.58
		1/3/2020	12/10/2006	6/2/2020	Duplicate Late Fee	\$4.80
		1/3/2020	12/10/2006		Duplicate Late Fee	\$6.83
		1/3/2020	12/10/2006		Duplicate Late Fee	\$4.58
		1/3/2020	12/10/2006		Duplicate Late Fee	\$4.58
		1/3/2020	12/10/2006		Duplicate Late Fee	\$4.80
		1/3/2020	12/10/2006		Duplicate Late Fee	\$4.80
		1/3/2020	12/10/2006		Duplicate Late Fee	\$7.84
		1/3/2020	12/10/2006		Duplicate Late Fee	\$4.80
		5/12/2020	12/10/2006	5/17/2018	Uncollectible	\$39.89
		5/12/2020	12/10/2006	5/17/2018	Uncollectible	\$66.64
		5/12/2020	12/10/2006	5/17/2018	Uncollectible	\$60.48
		1/3/2020	12/10/2006		Duplicate Late Fee	\$9.36
		1/3/2020	12/10/2006		Duplicate Late Fee	\$4.58
		1/3/2020	12/10/2006		Duplicate Late Fee	\$10.87
		1/3/2020	12/10/2006		Duplicate Late Fee	\$22.98
		1/3/2020	5/10/2010		Duplicate Late Fee	\$4.58
		4/16/2020	8/4/2011	5/23/2019	Bal Forward to Acct 11-	\$42.36
		4/16/2020	8/4/2011	5/23/2019	Bal Forward to Acct 11-	\$42.36
		1/3/2020	3/8/2013	4/24/2020	Duplicate Late Fee	\$4.58
		2/5/2020	9/5/2013		Nexcheck refund	(\$93.77)
		1/3/2020	5/7/2014		Duplicate Late Fee	\$4.80
		4/16/2020	9/8/2015	2/26/2018	Uncollectible	\$121.12
		4/16/2020	9/8/2015	2/26/2018	Uncollectible	\$60.39
		4/16/2020	9/8/2015	2/26/2018	Uncollectible	\$45.21
		4/16/2020	9/8/2015	2/26/2018	Uncollectible	\$42.30
		5/12/2020	9/8/2015	2/26/2018	Uncollectible	\$72.37
		5/11/2020	9/7/2016	6/26/2019	Uncollectible	\$109.22
		5/11/2020	9/7/2016	6/26/2019	Uncollectible	\$153.22
		5/11/2020	9/7/2016	6/26/2019	Uncollectible	\$94.09
		5/11/2020	9/7/2016	6/26/2019	Uncollectible	\$72.10
		5/11/2020	9/7/2016	6/26/2019	Uncollectible	\$43.44
		5/11/2020	6/8/2017	7/23/2019	Uncollectible	\$95.91
		5/11/2020	6/8/2017	7/23/2019	Uncollectible	\$61.47
		5/11/2020	6/8/2017	7/23/2019	Uncollectible	\$35.24
		1/3/2020	6/6/2018		Duplicate Late Fee	\$4.58
		5/11/2020	6/6/2018	1/23/2019	Uncollectible	\$11.24
		5/11/2020	6/6/2018	1/23/2019	Uncollectible	\$86.36
		1/3/2020	9/10/2018		Duplicate Late Fee	\$6.83
		1/3/2020	5/7/2019		Duplicate Late Fee	\$5.54
		5/11/2020	5/7/2019	5/3/2019	Forward to Acct 12-00018	\$15.91
		5/11/2020	5/7/2019	9/5/2019	Uncollectible	\$43.12

Category	Customer Name	Pay / Adj.	Active Dt.	Acct Close Dt.	Description	Amount
		1/3/2020	6/4/2019	2/24/2020	Duplicate Late Fee	\$1.22
		1/3/2020	9/9/2019		Duplicate Late Fee	\$4.80
		Adjustment Count		1052	Adjustment Total	\$63,244.77
Billed in error						
		1/3/2020	12/10/2006		Meter pull non-pay	\$40.00
		1/7/2020	12/10/2006		Under-billed charges	\$331.06
		1/22/2020	2/7/2012		Meter set back	\$40.00
		1/3/2020	12/10/2006		Meter set back	\$40.00
		4/30/2020	12/8/2011		Fee Removal	\$40.00
		4/30/2020	12/8/2011		Fee Removal	\$40.00
		1/15/2020	8/10/2018	1/2/2020	Debt Svc. Surcharge	\$2.63
		1/15/2020	8/10/2018	1/2/2020	Res. N/Tax Water	\$41.75
		1/15/2020	8/10/2018	1/2/2020	Mgt. Inf. Surcharge	\$4.72
		1/15/2020	8/10/2018	1/2/2020	School Tax	\$1.25
		6/4/2020	10/8/2019		School Tax	\$2.02
		6/4/2020	10/8/2019		Res N/Tax Water	\$67.44
		2/19/2020	12/10/2006	12/31/2019	School Tax	\$1.00
		2/19/2020	12/10/2006	12/31/2019	Mgt. Inf. Surcharge	\$4.72
		2/19/2020	12/10/2006	12/31/2019	Res. N/Tax Water	\$33.32
		2/19/2020	12/10/2006	12/31/2019	Debt Svc. Surcharge	\$2.63
		3/2/2020	11/7/2019	2/24/2020	School Tax	\$1.76
		3/2/2020	11/7/2019	2/24/2020	Debt Svc. Surcharge	\$2.63
		3/2/2020	11/7/2019	2/24/2020	Mgt. Inf. Surcharge	\$4.72
		3/2/2020	11/7/2019	2/24/2020	Res. N/Tax Water	\$58.61
		1/27/2020	1/18/2007	1/8/2020	School Tax	\$1.01
		1/27/2020	1/18/2007	1/8/2020	Res. N/Tax Water	\$33.72
		1/27/2020	1/18/2007	1/8/2020	Late Charge	\$3.47
		1/27/2020	1/18/2007	1/8/2020	Res. N/Tax Water	\$33.72
		1/27/2020	1/18/2007	1/8/2020	School Tax 12/20/19	\$3.79
		1/27/2020	1/18/2007	1/8/2020	School Tax 11/20/19	\$1.01
		1/27/2020	1/18/2007	1/8/2020	Late Charge 12/20/19	\$13.02
		1/27/2020	1/18/2007	1/8/2020	Res. N/Tax Water	\$126.45
		1/27/2020	1/18/2007	1/8/2020	Late Charge 11/20/19	\$3.15
		1/15/2020	4/6/2018	1/7/2020	Res. N/Tax Water	\$33.32
		1/15/2020	4/6/2018	1/7/2020	Mgt. Inf. Surcharge	\$4.72
		1/15/2020	4/6/2018	1/7/2020	Debt Svc. Surcharge	\$2.63
		1/15/2020	4/6/2018	1/7/2020	School Tax	\$1.00
		1/7/2020	5/9/2019	9/30/2019	School Tax	\$1.00
		1/7/2020	5/9/2019	9/30/2019	Meter pull non-pay	\$40.00
		1/7/2020	5/9/2019	9/30/2019	Late Charge	\$7.43
		1/7/2020	5/9/2019	9/30/2019	Res. N/Tax Water	\$33.32
		1/9/2020	1/10/2019		Meter pull non-pay	\$40.00
		1/9/2020	1/10/2019		Meter set back	\$40.00
		1/2/2020	12/10/2006	12/19/2019	School Tax	\$1.00
		1/2/2020	12/10/2006	12/19/2019	Late Charge	\$4.17
		1/2/2020	12/10/2006	12/19/2019	Mgt. Inf. Surcharge	\$4.72
		1/2/2020	12/10/2006	12/19/2019	Debt Svc. Surcharge	\$2.63
		1/2/2020	12/10/2006	12/19/2019	Res. N/Tax Water	\$33.32
		3/4/2020	12/10/2006		Meter pull non-pay	\$40.00
		3/4/2020	12/10/2006		Meter set back	\$40.00
		Billed in error Count		46	Billed in error Total	\$1,308.86

Category	Customer Name	Pay / Adj.	Active Dt.	Acct Close Dt.	Description	Amount
Leak Adjustment		1/17/2020	12/10/2006		Comm. W/Tax Water	\$128.48
		3/30/2020	9/9/2019		Res N/T Water	\$0.29
		3/30/2020	9/9/2019		Res N/T Water	\$59.04
		3/30/2020	9/9/2019		Res N/T Water	\$161.71
		3/30/2020	9/9/2019		Late Fee	\$34.56
		2/19/2020	12/10/2006		Res. N/Tax Water	\$401.23
		3/2/2020	2/5/2013		Res. N/Tax Water	\$61.41
		3/2/2020	2/5/2013		Late Charge	\$16.32
		3/30/2020	6/9/2014		Late Fee	\$30.39
		3/30/2020	6/9/2014		Res N/T Water	\$234.41
		5/7/2020	2/8/2016	10/3/2019	Res N/Tax Water	\$119.43
		5/7/2020	2/8/2016	10/3/2019	Late Charge	\$6.34
		5/7/2020	2/8/2016	10/3/2019	Res N/Tax Water	\$79.33
		5/7/2020	2/8/2016	10/3/2019	Late Charge	\$12.36
		3/30/2020	10/10/2018		Res N/T Water	\$140.16
		3/30/2020	10/10/2018		Res N/T Water	\$233.72
		3/30/2020	9/9/2019		Res N/T Water	\$10.94
		3/30/2020	9/9/2019		Late Fee	\$31.95
		3/30/2020	9/9/2019		Res N/T Water	\$169.04
		6/9/2020	2/4/2020		Res N/Tax Water	\$114.11
		6/9/2020	2/4/2020		Res N/Tax Water	\$127.48
		4/21/2020	12/10/2006		Res N/Tax Water	\$180.94
		4/21/2020	12/10/2006		Res N/Tax Water	\$47.29
		5/7/2020	12/10/2006		Res N/Tax Water	\$61.97
		5/7/2020	12/10/2006		Res N/Tax Water	\$240.84
		2/12/2020	5/9/2012		Res. N/Tax Water	\$753.42
		2/12/2020	5/9/2012		Late Charge	\$8.72
		2/12/2020	5/9/2012		Res. N/Tax Water	\$65.09
		3/2/2020	3/11/2016		Late Charge	\$21.53
		3/2/2020	3/11/2016		Res. N/Tax Water	\$127.23
		3/4/2020	7/7/2017		Late Charge	\$19.49
		3/4/2020	7/7/2017		Res. N/Tax Water	\$187.37
		3/30/2020	7/3/2019		Res N/T Water	\$120.80
		5/18/2020	12/10/2006		Res N/Tax Water	\$261.55
		1/17/2020	12/10/2006		Res. N/Tax Water	\$54.47
		5/7/2020	4/8/2015		Res N/Tax Water	\$40.30
		5/7/2020	4/8/2015		Res N/Tax Water	\$65.33
		2/21/2020	12/10/2006		Res. N/Tax Water	\$6.33
		2/21/2020	12/10/2006		Res. N/Tax Water	\$501.57
		2/18/2020	12/10/2006		Res. N/Tax Water	\$207.17
		2/18/2020	12/10/2006		Res. N/Tax Water	\$33.42
		2/12/2020	12/10/2006		Res. N/Tax Water	\$161.88
		3/2/2020	7/3/2007		Late Charge	\$38.03
		3/2/2020	7/3/2007		Res. N/Tax Water	\$247.77
		3/4/2020	12/10/2006		Res. N/Tax Water	\$213.85
		2/18/2020	12/10/2006		Res. N/Tax Water	\$98.25
		3/30/2020	8/22/2012		Res N/T Water	\$121.73
		3/30/2020	8/22/2012		Res N/Tax Water	\$689.78
		4/10/2020	11/6/2014		Res N/T Water	\$554.93
		5/7/2020	8/10/2015	1/15/2020	Res N/Tax Water	\$7.69
		5/7/2020	8/10/2015	1/15/2020	Late charge	\$1.50
		3/2/2020	11/7/2019	2/24/2020	Late Charge	\$11.11

Category	Customer	Name	Pay / Adj.	Active Dt.	Acct Close Dt.	Description	Amount
			3/2/2020	11/7/2019	2/24/2020	Res. N/Tax Water	\$40.61
			2/12/2020	12/10/2006		Comm. W/Tax Water	\$107.83
			2/11/2020	2/7/2008		Late Charge	\$9.38
			2/11/2020	2/7/2008		Res. N/Tax Water	\$46.05
			2/11/2020	2/7/2008		Res. N/Tax Water	\$5.95
			4/21/2020	3/9/2017		Res N/Tax Water	\$742.31
			4/21/2020	3/9/2017		Res N/Tax Water	\$468.31
			2/12/2020	5/9/2017		Res. N/Tax Water	\$1,471.24
			6/9/2020	7/3/2007		Res N/Tax Water	\$138.16
			6/9/2020	7/3/2007		Res N/Tax Water	\$37.92
			1/17/2020	5/8/2014		Late Charge	\$17.19
			1/17/2020	5/8/2014		Res. N/Tax Water	\$92.82
			4/10/2020	12/10/2006		Res N/T Water	\$327.97
			3/30/2020	12/10/2006		Res N/Tax Water	\$34.47
			3/30/2020	12/10/2006		Res N/Tax Water	\$32.98
			3/30/2020	12/10/2006		Late Charge	\$15.46
			2/21/2020	12/10/2006		Res. N/Tax Water	\$228.99
			2/21/2020	12/10/2006		Res. N/Tax Water	\$182.21
			5/18/2020	12/10/2006		Res N/Tax Water	\$154.21
			5/18/2020	12/10/2006		Res N/Tax Water	\$27.24
			6/9/2020	7/11/2011		Res N/Tax Water	\$518.68
			1/6/2020	11/8/2013		Res. N/Tax Water	\$48.70
			2/12/2020	12/10/2006		Res. N/Tax Water	\$54.97
			5/7/2020	12/10/2006		Res N/Tax Water	\$1,063.50
			5/7/2020	12/10/2006		Res N/Tax Water	\$596.23
			4/21/2020	12/10/2006		Res N/Tax Water	\$78.70
			4/21/2020	12/10/2006		Res N/Tax Water	\$65.33
			4/10/2020	12/10/2006		Res N/T Water	\$40.60
			3/30/2020	12/10/2006		1" Meter Water	\$3,933.64
			3/30/2020	12/10/2006		Late Fee	\$637.47
			4/21/2020	12/10/2006		Res N/Tax Water	\$18.55
			4/21/2020	12/10/2006		Res N/Tax Water	\$38.60
			4/21/2020	12/10/2006		Res N/Tax Water	\$164.21
			4/21/2020	12/10/2006		Res N/Tax Water	\$645.38
			4/21/2020	12/10/2006		Res N/Tax Water	\$70.02
			4/21/2020	12/10/2006		Res N/Tax Water	\$63.33
			3/30/2020	9/10/2007		2" Commercial Water	\$847.52
			3/30/2020	9/10/2007		2" Commercial Water	\$164.60
			6/9/2020	11/9/2011		Res N/Tax Water	\$712.99
			3/2/2020	7/10/2015		Res. N/Tax Water	\$54.23
			3/30/2020	1/10/2018		Res N/T Water	\$64.35
			5/18/2020	1/10/2018		Res N/Tax Water	\$11.87
			5/18/2020	1/10/2018		Res N/Tax Water	\$38.60
			5/7/2020	12/10/2006		Res N/Tax Water	\$194.31
			5/7/2020	12/10/2006		Res N/Tax Water	\$40.60
			6/9/2020	12/10/2006		Comm W/Tax Water	\$39.46
			6/9/2020	12/10/2006		Comm W/Tax Water	\$25.08
			1/17/2020	12/10/2006		Late Charge	\$15.08
			3/30/2020	12/10/2006		Res N/T Water	\$66.83
			2/21/2020	12/10/2006		Res. N/Tax Water	\$175.53
			2/21/2020	12/10/2006		Res. N/Tax Water	\$355.96
			2/24/2020	8/10/2009		Late Charge	\$6.32
			2/24/2020	8/10/2009		Res. N/Tax Water	\$63.23

Category	Customer	Name	Pay / Adj.	Active Dt.	Acct Close Dt.	Description	Amount
			2/24/2020	8/10/2009		Res. N/Tax Water	\$11.04
			2/24/2020	12/10/2010		Res. N/Tax Water	\$274.76
			2/24/2020	12/10/2010		Late Charge	\$42.37
			2/24/2020	12/10/2010		Res. N/Tax Water	\$361.63
			6/9/2020	12/6/2013		Res N/Tax Water	\$1,140.44
			5/7/2020	8/9/2016		Res N/Tax Water	\$3.19
			5/7/2020	8/9/2016		Res N/Tax Water	\$156.90
			3/30/2020	2/8/2019		Res N/T Water	\$111.60
			3/30/2020	6/7/2019		Res N/T Water	\$67.08
			3/30/2020	6/7/2019		Late Fee	\$13.72
			1/17/2020	12/10/2006		Comm. W/Tax Water	\$50.58
			1/17/2020	12/10/2006		Sales Tax	\$3.03
			1/17/2020	12/10/2006		School Tax	\$1.52
						Leak Adjustment Count	118
						Leak Adjustment	\$24,657.68
Mis Read Adjustment							
			3/23/2020	12/10/2006		Res. N/Tax Water	\$8.43
			3/23/2020	12/10/2006		School Tax	\$1.25
			5/6/2020	12/10/2006		Res N/Tax Water	\$50.58
			5/6/2020	12/10/2006		School Tax	\$1.52
			5/5/2020	12/10/2006		School Tax	\$0.50
			5/5/2020	12/10/2006		Res N/Tax Water	\$16.86
			5/12/2020	12/10/2006		School Tax	\$1.52
			5/12/2020	12/10/2006		Res N/Tax Water	\$50.58
			3/12/2020	7/9/2008		Res. N/Tax Water	\$42.15
			3/12/2020	7/9/2008		School Tax	\$1.26
			6/1/2020	12/10/2006		Res N/Tax Water	\$134.88
			6/1/2020	12/10/2006		School Tax	\$4.05
			1/2/2020	8/4/2011	12/27/2019	Res. N/Tax Water	\$67.44
			1/2/2020	8/4/2011	12/27/2019	Late Charge	\$6.94
			1/2/2020	8/4/2011	12/27/2019	School Tax	\$2.02
			6/17/2020	12/9/2013		School Tax	\$0.50
			6/17/2020	12/9/2013		Res N/Tax Water	\$16.86
			6/17/2020	4/6/2016		School Tax	\$0.25
			6/17/2020	4/6/2016		Res N/Tax Water	\$8.43
			5/19/2020	7/11/2016		School Tax	\$0.51
			5/19/2020	7/11/2016		Res N/Tax Water	\$16.87
			2/27/2020	9/7/2016		School Tax	\$0.25
			2/27/2020	9/7/2016		Late Charge	\$1.19
			2/27/2020	9/7/2016		Res. N/Tax Water	\$8.43
			5/19/2020	10/9/2017		School Tax	\$0.50
			5/19/2020	10/9/2017		Res N/Tax Water	\$8.43
			5/19/2020	11/8/2018		Res N/Tax Water	\$8.43
			5/19/2020	11/8/2018		School Tax	\$0.25
			3/23/2020	5/7/2019		School Tax	\$0.25
			3/23/2020	5/7/2019		Res. N/Tax Water	\$8.43
			3/17/2020	12/10/2006		School Tax (2/20/20)	\$4.04
			3/17/2020	12/10/2006		Late Charge	\$13.99
			3/17/2020	12/10/2006		Sales Tax	\$7.83
			3/17/2020	12/10/2006		1" Meter Water (2/20/20)	\$66.92
			3/17/2020	12/10/2006		Sales Tax (2/20/20)	\$0.26
			2/11/2020	12/10/2006		School Tax	\$0.51
			2/11/2020	12/10/2006		Res. N/Tax Water	\$16.86

Category	Customer	Name	Pay / Adj.	Active Dt.	Acct Close Dt.	Description	Amount
			2/11/2020	11/8/2017		Res. N/Tax Water	\$75.87
			2/11/2020	11/8/2017		School Tax	\$2.28
			1/7/2020	12/10/2006		Comm. W/Tax Water	\$143.31
			1/7/2020	12/10/2006		Sales Tax	\$8.60
			1/7/2020	12/10/2006		School Tax	\$4.30
			5/18/2020	12/10/2006		School Tax	\$2.53
			5/18/2020	12/10/2006		Res N/Tax Water	\$84.30
			5/18/2020	12/10/2006		School Tax	\$1.77
			5/18/2020	12/10/2006		Res N/Tax Water	\$59.01
			6/17/2020	12/10/2006		School Tax	\$0.25
			6/17/2020	12/10/2006		Res N/Tax Water	\$8.43
			3/12/2020	12/10/2006		Res. N/Tax Water	\$42.15
			3/12/2020	12/10/2006		School Tax	\$1.26
			3/23/2020	2/8/2016		School Tax	\$2.02
			3/23/2020	2/8/2016		Res. N/Tax Water	\$33.32
			3/23/2020	12/10/2006		School Tax	\$1.77
			3/23/2020	12/10/2006		Res. N/Tax Water	\$39.90
			2/11/2020	12/9/2014		School Tax	\$7.84
			2/11/2020	12/9/2014		Res. N/Tax Water	\$261.33
			6/9/2020	2/7/2019		Res N/Tax Water	\$118.02
			6/9/2020	2/7/2019		School Tax	\$3.53
			5/19/2020	7/3/2019		School Tax	\$0.50
			5/19/2020	7/3/2019		Res N/Tax Water	\$16.86
			3/9/2020	12/6/2019		Res. N/Tax Water	\$33.72
			3/9/2020	12/6/2019		School Tax	\$1.01
			4/6/2020	12/10/2006		School Tax	\$0.77
			4/6/2020	12/10/2006		Res N/Tax Water	\$33.72
			4/22/2020	12/10/2006		Mis Read Adjustment	\$0.75
			4/22/2020	12/10/2006		Mis Read Adjustment	\$25.29
			1/7/2020	12/10/2006		Res. N/Tax Water	\$6.77
			1/7/2020	12/10/2006		Res. N/Tax Water	\$60.95
			1/7/2020	12/10/2006		Res. N/Tax Water	\$183.52
			1/7/2020	12/10/2006		Late Charge	\$25.18
			1/7/2020	12/10/2006		School Tax	\$7.33
			5/4/2020	12/10/2006		Res N/Tax Water	\$84.30
			5/4/2020	12/10/2006		School Tax	\$2.53
			3/23/2020	12/10/2006		Res. N/Tax Water	\$3.42
			3/23/2020	12/10/2006		School Tax	\$0.75
			3/23/2020	12/10/2006		Res. N/Tax Water	\$21.86
			6/17/2020	12/10/2006		Res N/Tax Water	\$8.43
			6/17/2020	12/10/2006		School Tax	\$0.25
			3/12/2020	12/10/2006		School Tax	\$4.04
			3/12/2020	12/10/2006		Res. N/Tax Water	\$134.88
			4/6/2020	12/10/2006		Res N/Tax Water	\$126.45
			4/6/2020	12/10/2006		School Tax	\$3.79
			2/14/2020	12/10/2006		Res. N/Tax Water	\$16.86
			2/14/2020	12/10/2006		School Tax	\$0.51
			2/14/2020	11/10/2010		School Tax	\$0.25
			2/14/2020	11/10/2010		Res. N/Tax Water	\$8.43
			1/21/2020	7/9/2012	1/9/2020	School Tax	\$0.26
			1/21/2020	7/9/2012	1/9/2020	Res. N/Tax Water	\$8.43
			2/4/2020	10/9/2014		Late Charge	\$4.59
			2/14/2020	9/8/2016	1/29/2020	School Tax	\$1.77

Category	Customer Name	Pay / Adj.	Active Dt.	Acct Close Dt.	Description	Amount
		2/14/2020	9/8/2016	1/29/2020	Res. N/Tax Water	\$59.01
		2/14/2020	9/8/2016	1/29/2020	Late Charge	\$6.08
		1/14/2020	10/7/2016		School Tax	\$0.76
		1/14/2020	10/7/2016		Res. N/Tax Water	\$25.29
		6/3/2020	10/7/2016		Res N/Tax Water	\$8.43
		6/3/2020	10/7/2016		School Tax	\$0.39
		4/27/2020	12/10/2006		School Tax	\$0.51
		4/27/2020	12/10/2006		Res N/Tax Water	\$16.86
		5/13/2020	12/10/2006		Res N/Tax Water	\$8.55
		5/13/2020	12/10/2006		School Tax	\$0.25
		6/18/2020	6/8/2017		Res N/Tax Water	\$25.29
		6/18/2020	6/8/2017		School Tax	\$0.77
		1/9/2020	12/10/2006		School Tax	\$2.28
		1/9/2020	12/10/2006		Res. N/Tax Water	\$75.87
		1/9/2020	12/10/2006		School Tax	\$0.25
		1/9/2020	12/10/2006		Res. N/Tax Water	\$8.43
		3/23/2020	12/10/2006		School Tax	\$1.52
		3/23/2020	12/10/2006		Sales Tax	\$3.03
		3/23/2020	12/10/2006		Comm. W/Tax Water	\$39.12
		2/14/2020	12/10/2006		Res. N/Tax Water	\$75.87
		2/14/2020	12/10/2006		School Tax	\$2.28
		3/23/2020	12/10/2006		School Tax	\$2.02
		3/23/2020	12/10/2006		Res. N/Tax Water	\$67.44
		1/22/2020	12/10/2006		Res. N/Tax Water	\$16.86
		1/22/2020	12/10/2006		Res. N/Tax Water	\$16.86
		1/22/2020	12/10/2006		School Tax 12/20/19	\$0.51
		1/24/2020	12/10/2006		Late Charge	\$2.43
		1/30/2020	12/10/2006		Late Charge	\$0.87
		1/30/2020	12/10/2006		School Tax	\$0.24
		1/30/2020	12/10/2006		Res. N/Tax Water	\$8.43
		1/7/2020	12/10/2006		School Tax	\$1.01
		1/7/2020	12/10/2006		Res. N/Tax Water	\$33.72
		3/23/2020	12/10/2006		School Tax	\$0.13
		3/23/2020	12/10/2006		Res. N/Tax Water	\$33.72
		3/23/2020	12/10/2006		School Tax`	\$0.87
		6/3/2020	12/10/2006		Res N/Tax Water	\$84.30
		6/3/2020	12/10/2006		School Tax	\$2.52
		3/12/2020	12/10/2006		Res. N/Tax Water	\$25.29
		3/12/2020	12/10/2006		School Tax	\$0.75
		1/30/2020	12/10/2006		Late Charge	\$2.61
		1/30/2020	12/10/2006		Res. N/Tax Water	\$25.29
		1/30/2020	12/10/2006		School Tax	\$0.75
		6/2/2020	12/10/2006		School Tax	\$7.34
		6/2/2020	12/10/2006		Res N/Tax Water	\$244.47
		1/30/2020	12/10/2006		Late Charge	\$3.46
		1/30/2020	12/10/2006		School Tax	\$1.01
		1/30/2020	12/10/2006		Res. N/Tax Water	\$33.72
		6/11/2020	12/10/2006		Res N/Tax Water	\$84.30
		6/11/2020	12/10/2006		School Tax	\$2.53
		6/11/2020	12/10/2006		Res N/Tax Water	\$8.43
		6/11/2020	12/10/2006		Res N/Tax Water	\$8.43
		6/11/2020	12/10/2006		School Tax	\$0.25
		6/11/2020	12/10/2006		School Tax	\$0.25

Category	Customer	Name	Pay / Adj.	Active Dt.	Acct Close Dt.	Description	Amount
			1/30/2020	12/10/2006		Res. N/Tax Water	\$25.29
			1/30/2020	12/10/2006		School Tax	\$0.76
			1/30/2020	12/10/2006		Late Charge	\$2.60
			3/4/2020	12/10/2006		Res. N/Tax Water	\$33.72
			3/4/2020	12/10/2006		School Tax	\$1.01
			1/30/2020	12/10/2006		Late Charge	\$0.87
			1/30/2020	12/10/2006		Res. N/Tax Water	\$8.43
			1/30/2020	12/10/2006		School Tax	\$0.24
			1/30/2020	12/10/2006		Res. N/Tax Water	\$16.86
			1/30/2020	12/10/2006		School Tax	\$0.50
			1/30/2020	12/10/2006		Late Charge	\$1.73
			2/4/2020	12/10/2006		Late Charge	\$1.93
			5/5/2020	12/10/2006		Res N/Tax Water	\$42.15
			5/5/2020	12/10/2006		School Tax	\$1.26
			3/12/2020	12/10/2006		Res. N/Tax Water	\$59.01
			3/12/2020	12/10/2006		School Tax	\$1.77
			6/1/2020	12/10/2006		School Tax	\$0.76
			6/1/2020	12/10/2006		Res N/Tax Water	\$25.29
			6/12/2020	4/3/2008		School Tax	\$1.51
			6/12/2020	4/3/2008		Res N/Tax Water	\$50.58
			3/23/2020	4/13/2009		School Tax	\$1.77
			3/23/2020	4/13/2009		Res N/Tax Water	\$59.01
			1/30/2020	8/6/2013		Late Charge	\$2.60
			1/30/2020	8/6/2013		School Tax	\$0.75
			1/30/2020	8/6/2013		Res. N/Tax Water	\$25.29
			1/7/2020	8/8/2014		School Tax	\$0.25
			1/7/2020	8/8/2014		Res. N/Tax Water	\$8.43
			1/30/2020	7/9/2015		School Tax	\$0.25
			1/30/2020	7/9/2015		Late Charge	\$0.87
			1/30/2020	7/9/2015		Res. N/Tax Water	\$8.43
			1/30/2020	8/10/2015		Late Charge	\$1.74
			1/30/2020	8/10/2015		School Tax	\$0.50
			1/30/2020	8/10/2015		Res. N/Tax Water	\$16.86
			4/6/2020	1/10/2020		Res N/T Water	\$8.43
			1/30/2020	12/10/2006		Late Charge	\$0.83
			1/30/2020	12/10/2006		Res. N/Tax Water	\$8.43
			1/30/2020	12/10/2006		School Tax	\$0.25
			1/30/2020	12/10/2006		Res. N/Tax Water	\$4.54
			1/30/2020	12/10/2006		School Tax	\$0.50
			1/30/2020	12/10/2006		Late Charge	\$1.73
			1/30/2020	12/10/2006		Late Charge	\$0.87
			1/30/2020	12/10/2006		School Tax	\$0.25
			1/30/2020	12/10/2006		Res. N/Tax Water	\$8.43
			1/30/2020	9/11/2019	2/12/2020	School Tax	\$0.25
			1/30/2020	9/11/2019	2/12/2020	Sales Tax	\$0.50
			1/30/2020	9/11/2019	2/12/2020	Comm. W/Tax Water	\$8.43
			5/4/2020	12/10/2006		School Tax	\$1.27
			5/4/2020	12/10/2006		Res N/Tax Water	\$42.15
			2/19/2020	12/10/2006		Res. N/Tax Water	\$151.74
			2/19/2020	12/10/2006		School Tax	\$4.54
			2/19/2020	2/7/2008		School Tax	\$0.50
			2/19/2020	2/7/2008		Res. N/Tax Water	\$16.86
			2/19/2020	11/9/2015		School Tax	\$0.51

Category	Customer	Name	Pay / Adj.	Active Dt.	Acct Close Dt.	Description	Amount
			2/19/2020	11/9/2015		Res. N/Tax Water	\$16.86
			2/18/2020	12/10/2006		School Tax	\$1.52
			2/18/2020	12/10/2006		Res. N/Tax Water	\$50.58
			2/14/2020	12/10/2006		Res. N/Tax Water	\$67.44
			2/14/2020	12/10/2006		School Tax	\$2.02
			1/30/2020	12/10/2006		Late Charge	\$0.87
			1/30/2020	12/10/2006		Res. N/Tax Water	\$8.43
			1/30/2020	12/10/2006		School Tax	\$0.24
			1/30/2020	12/10/2006		School Tax	\$0.76
			1/30/2020	12/10/2006		Res. N/Tax Water	\$25.29
			1/30/2020	12/10/2006		Late Charge	\$2.61
			1/6/2020	12/10/2006		Res. N/Tax Water	\$25.29
			1/6/2020	12/10/2006		School Tax	\$0.76
			1/30/2020	12/10/2006		Late Charge	\$12.68
			1/30/2020	12/10/2006		School Tax	\$3.28
			1/30/2020	12/10/2006		Sales Tax	\$6.57
			1/30/2020	12/10/2006		1" Meter Water	\$109.57
			1/7/2020	6/5/2014		Comm. W/Tax Water	\$8.43
			1/7/2020	6/5/2014		Sales Tax	\$0.51
			1/7/2020	6/5/2014		School Tax	\$0.25
			1/30/2020	5/8/2015		Res. N/Tax Water	\$8.43
			1/30/2020	5/8/2015		School Tax	\$0.25
			1/30/2020	5/8/2015		Late Charge	\$0.87
			6/17/2020	6/10/2019		School Tax	\$0.51
			6/17/2020	6/10/2019		Res N/Tax Water	\$16.86
			3/23/2020	8/21/2019	6/16/2020	School Tax	\$2.02
			3/23/2020	8/21/2019	6/16/2020	2" Com. N/T Water	\$67.44
			1/30/2020	12/10/2006		Res. N/Tax Water	\$25.29
			1/30/2020	12/10/2006		School Tax	\$0.76
			1/30/2020	12/10/2006		Late Charge	\$2.60
			1/7/2020	12/10/2006		Res. N/Tax Water	\$42.15
			1/7/2020	12/10/2006		School Tax	\$1.26
			1/31/2020	12/10/2006		Late Charge	\$2.61
			1/31/2020	12/10/2006		School Tax	\$0.76
			1/31/2020	12/10/2006		Res. N/Tax Water	\$25.29
			2/12/2020	12/10/2006		Res. N/Tax Water	\$25.29
			2/12/2020	12/10/2006		School Tax	\$0.76
			1/7/2020	12/10/2006		Res. N/Tax Water	\$8.43
			1/7/2020	12/10/2006		School Tax	\$0.25
			4/22/2020	12/10/2006		Mis Read Adjustment	\$0.51
			4/22/2020	12/10/2006		Mis Read Adjustment	\$16.86
			1/30/2020	12/10/2006		Late Charge	\$5.21
			1/30/2020	12/10/2006		School Tax	\$1.51
			1/30/2020	12/10/2006		Res. N/Tax Water	\$50.58
			1/7/2020	12/10/2006		Res. N/Tax Water	\$33.72
			1/7/2020	12/10/2006		School Tax	\$1.01
			1/7/2020	12/10/2006		Res. N/Tax Water	\$33.72
			1/7/2020	12/10/2006		Late Charge	\$0.06
			1/7/2020	12/10/2006		School Tax 12/20/19	\$1.01
			1/7/2020	12/10/2006		Late Charge 12/20/19	\$3.41
			5/19/2020	12/10/2006		School Tax	\$0.25
			5/19/2020	12/10/2006		Res N/Tax Water	\$8.43
			3/4/2020	12/10/2006		School Tax	\$1.26

Category	Customer	Name	Pay / Adj.	Active Dt.	Acct Close Dt.	Description	Amount
			3/4/2020	12/10/2006		Res. N/Tax Water	\$42.15
			1/31/2020	12/10/2006		School Tax	\$0.50
			1/31/2020	12/10/2006		Res. N/Tax Water	\$16.86
			1/31/2020	12/10/2006		Late Charge	\$1.74
			5/6/2020	12/10/2006		Res N/Tax Water	\$33.84
			5/6/2020	12/10/2006		School Tax	\$1.01
			2/14/2020	12/10/2006		Res N/Tax Water	\$8.43
			2/14/2020	12/10/2006		School Tax	\$0.25
			1/7/2020	4/13/2007		School Tax	\$1.77
			1/7/2020	4/13/2007		Late Charge	\$6.07
			1/7/2020	4/13/2007		Res. N/Tax Water	\$59.01
			1/7/2020	4/13/2007		Res. N/Tax Water	\$33.72
			1/7/2020	4/13/2007		School Tax	\$1.01
			3/4/2020	11/7/2007		School Tax	\$0.50
			3/4/2020	11/7/2007		Res. N/Tax Water	\$16.86
			1/31/2020	6/6/2013		Late Charge	\$6.94
			1/31/2020	6/6/2013		School Tax	\$2.02
			1/31/2020	6/6/2013		Res. N/Tax Water	\$67.44
			1/7/2020	1/8/2014		School Tax	\$1.01
			1/7/2020	1/8/2014		Res. N/Tax Water	\$33.72
			1/7/2020	8/11/2014		Res. N/Tax Water	\$8.43
			1/7/2020	8/11/2014		School Tax	\$0.25
			2/19/2020	11/6/2014		School Tax	\$14.16
			2/19/2020	11/6/2014		Res. N/Tax Water	\$472.08
			5/19/2020	4/7/2016		School Tax	\$0.51
			5/19/2020	4/7/2016		Res N/Tax Water	\$16.86
			3/27/2020	5/10/2016		School Tax	\$0.24
			3/27/2020	5/10/2016		Res. N/Tax Water	\$8.43
			1/31/2020	5/10/2016	3/26/2020	Late Charge	\$0.87
			1/31/2020	5/10/2016	3/26/2020	Res. N/Tax Water	\$8.43
			1/31/2020	5/10/2016	3/26/2020	School Tax	\$0.25
			1/31/2020	6/8/2017		Late Charge	\$0.87
			1/31/2020	6/8/2017		School Tax	\$0.25
			1/31/2020	6/8/2017		Res. N/Tax Water	\$8.43
			3/27/2020	4/9/2019		Res. N/Tax Water	\$8.43
			3/27/2020	4/9/2019		School Tax	\$0.25
			2/27/2020	12/10/2006		Res. N/Tax Water	\$33.72
			2/27/2020	12/10/2006		School Tax	\$1.01
			2/27/2020	12/10/2006		Late Charge	\$3.47
			4/6/2020	12/10/2006		School Tax	\$1.01
			4/6/2020	12/10/2006		Res N/Tax Water	\$33.72
			1/7/2020	12/10/2006		Res. N/Tax Water	\$16.86
			1/7/2020	12/10/2006		School Tax	\$0.51
			6/17/2020	12/10/2006		School Tax	\$1.52
			6/17/2020	12/10/2006		Res N/Tax Water	\$40.15
			1/7/2020	12/10/2006		Res. N/Tax Water	\$8.43
			1/7/2020	12/10/2006		School Tax	\$0.25
			3/2/2020	12/10/2006		Res. N/Tax Water	\$775.56
			3/2/2020	12/10/2006		School Tax	\$23.27
			1/8/2020	12/10/2006		Res. N/Tax Water	\$75.87
			1/8/2020	12/10/2006		School Tax	\$2.27
			2/27/2020	12/10/2006		School Tax	\$11.88
			2/27/2020	12/10/2006		Late Charge	\$14.86

Category	Customer	Name	Pay / Adj.	Active Dt.	Acct Close Dt.	Description	Amount
			2/27/2020	12/10/2006		Res. N/Tax Water	\$396.21
			6/3/2020	12/10/2006		Res N/Tax Water	\$25.29
			6/3/2020	12/10/2006		School Tax	\$0.76
			2/27/2020	12/10/2006		Late Charge	\$2.60
			2/27/2020	12/10/2006		Res.N/Tax Water	\$25.29
			2/27/2020	12/10/2006		School Tax	\$0.76
			1/7/2020	9/10/2008		School Tax	\$0.25
			1/7/2020	9/10/2008		Res. N/Tax Water	\$8.43
			6/17/2020	11/10/2010		Res N/Tax Water	\$8.43
			6/17/2020	11/10/2010		School Tax	\$0.25
			3/23/2020	5/8/2013		Res. N/Tax Water	\$0.11
			3/23/2020	5/8/2013		School Tax	\$0.25
			3/23/2020	5/8/2013		Res. N/Tax Water	\$8.32
			1/29/2020	12/10/2006		Late Charge	\$1.73
			1/29/2020	12/10/2006		School Tax	\$0.51
			1/29/2020	12/10/2006		Res. N/Tax Water	\$16.86
			2/11/2020	12/10/2006		Res. N/Tax Water	\$33.72
			2/11/2020	12/10/2006		School Tax	\$1.00
			1/17/2020	12/10/2006		Res. N/Tax Water	\$121.30
			6/17/2020	12/10/2006		School Tax	\$0.76
			6/17/2020	12/10/2006		Res N/Tax Water	\$25.29
			4/27/2020	12/10/2006		School Tax	\$0.26
			4/27/2020	12/10/2006		Res N/Tax Water	\$8.43
			6/17/2020	12/10/2006		School Tax	\$0.25
			6/17/2020	12/10/2006		Res N/Tax Water	\$8.43
			5/4/2020	12/10/2006		Res N/Tax Water	\$126.45
			5/4/2020	12/10/2006		School Tax	\$3.79
			6/17/2020	12/10/2006		Res N/Tax Water	\$16.98
			6/17/2020	12/10/2006		Sales Tax	\$1.02
			6/17/2020	12/10/2006		School Tax	\$0.51
			1/29/2020	12/10/2006		Res. N/Tax Water	\$42.15
			1/29/2020	12/10/2006		School Tax	\$1.26
			1/29/2020	12/10/2006		Late Charge	\$1.04
			1/29/2020	12/10/2006		Comm. W/Tax Water	\$16.86
			1/29/2020	12/10/2006		Sales Tax	\$1.01
			1/29/2020	12/10/2006		Late Charge	\$1.84
			1/29/2020	12/10/2006		School Tax	\$0.51
			4/27/2020	2/29/2008		Res N/Tax Water	\$16.86
			4/27/2020	2/29/2008		School Tax	\$0.51
			1/22/2020	4/7/2008		Res. N/Tax Water	\$25.29
			1/22/2020	4/7/2008		School Tax	\$0.76
			6/17/2020	4/8/2016		School Tax	\$0.25
			6/17/2020	4/8/2016		Res N/Tax Water	\$8.43
			2/11/2020	2/9/2017		Res. N/Tax Water	\$244.47
			2/11/2020	2/9/2017		School Tax	\$7.33
			1/29/2020	9/10/2018		Res. N/Tax Water	\$16.86
			1/29/2020	9/10/2018		School Tax	\$0.51
			2/27/2020	11/8/2018		School Tax	\$1.52
			2/27/2020	11/8/2018		Res. N/Tax Water	\$50.58
			2/27/2020	11/8/2018		Late Charge	\$5.21
			3/23/2020	12/10/2006		2" Commercial Water	\$21.81
			3/23/2020	12/10/2006		2" Commercial Water	\$3.48
			3/23/2020	12/10/2006		Sales Tax	\$1.51

Category	Customer	Name	Pay / Adj.	Active Dt.	Acct Close Dt.	Description	Amount
			3/23/2020	12/10/2006		School Tax	\$0.76
			5/19/2020	12/10/2006		Res N/Tax Water	\$8.43
			5/19/2020	12/10/2006		School Tax	\$0.25
			4/21/2020	12/10/2006		Res N/Tax Water	\$25.29
			4/21/2020	12/10/2006		School Tax	\$0.77
			3/23/2020	12/10/2006		1" Meter Water	\$8.43
			3/23/2020	12/10/2006		School Tax	\$0.25
			3/23/2020	12/10/2006		Sales Tax	\$0.51
			Mis Read Adjustment Count		363	Mis Read Adjustment	\$8,075.87
			All Categories Count		1579	All Categories	\$97,287.18

EXHIBIT 9c3
BILL XPRESS BILL
ADJUSTMENTS
PART 2 OF 2

Martin County Water District

387 East Main St., Suite 140
 Inez, KY 41224
 (606) 298-3885

Attachment 9c3

All Divisions

PrePayments and/or Adjustments Made Between: 1/1/2020 And 6/30/2020

Category	Customer	Name	Date	Description	Rate
Adjustment			4/22/2020	Mis Read Adjustment	\$33.72
			4/22/2020	Mis Read Adjustment	\$1.01
			3/17/2020	1" Meter Water (2/20/20)	\$67.96
			4/22/2020	Mis Read Adjustment	\$8.43
			4/22/2020	Mis Read Adjustment	\$0.25
			4/22/2020	Mis Read Adjustment	\$0.25
			4/22/2020	Mis Read Adjustment	\$8.43
			4/22/2020	Mis Read Adjustment	\$0.26
			4/22/2020	Mis Read Adjustment	\$8.43
			4/22/2020	Mis Read Adjustment	\$0.50
			4/22/2020	Mis Read Adjustment	\$16.86
			5/29/2020	NSF #1332	(\$212.87)
			3/3/2020	Forwarded to account #7-	(\$165.00)
			4/22/2020	Mis Read Adjustment	\$0.25
			4/22/2020	Mis Read Adjustment	\$8.43
			3/17/2020	Res N/Tax Water (2/20/20)	\$25.29
			3/17/2020	School Tax (2/20/20)	\$0.76
			4/14/2020	Epay Conf # JN6TKP 3-12-	\$41.67
			3/3/2020	Forwarded from account #7-	\$165.00
			4/22/2020	Mis Read Adjustment	\$0.25
			4/22/2020	Mis Read Adjustment	\$8.43
			4/22/2020	Mis Read Adjustment	\$8.43
			4/22/2020	Mis Read Adjustment	\$0.26
			2/5/2020	Nexcheck refund	(\$43.41)
			Adjustment Count	24	Adjustment Total
					(\$16.41)
Leak Adjustment			3/30/2020	Res N/T Water	\$43.88
			1/17/2020	Comm. W/Tax Water	\$67.44
			1/17/2020	Sales Tax 12/20/19	\$4.05
			1/17/2020	School Tax 12/20/19	\$2.02
			Leak Adjustment Count	4	Leak Adjustment
					\$117.39
Mis Read Adjustment			1/31/2020	School Tax	\$0.50
			1/31/2020	Res N/Tax Water	\$16.86
			1/31/2020	School Tax	\$0.25
			1/31/2020	Res N/Tax Water	\$8.43
			1/31/2020	Res N/Tax Water	\$25.29
			1/31/2020	School Tax	\$0.76
			1/31/2020	Res N/Tax Water	\$2.53
			1/31/2020	Res N/Tax Water	\$84.30
			1/31/2020	School Tax	\$0.76
			1/31/2020	Res. N/Tax Water	\$25.29

Category	Customer	Name	Date	Description	Rate
			1/31/2020	Res N/Tax Water	\$50.58
			1/31/2020	School Tax	\$1.51
			1/31/2020	Res N/Tax Water	\$16.86
			1/31/2020	School Tax	\$0.50
			1/31/2020	Res N/Tax Water	\$33.72
			1/31/2020	School Tax	\$1.01
			1/31/2020	Res N/Tax Water	\$8.43
			1/31/2020	School Tax	\$0.24
			1/31/2020	Res N/Tax Water	\$16.86
			1/31/2020	School Tax	\$0.50
			1/31/2020	School Tax	\$0.25
			1/31/2020	Res N/Tax Water	\$8.43
			1/31/2020	School Tax	\$1.26
			1/31/2020	Res N/Tax Water	\$42.15
			1/31/2020	School Tax	\$0.25
			1/31/2020	Res N/Tax Water	\$8.43
			1/31/2020	School Tax	\$0.75
			1/31/2020	Res N/Tax Water	\$25.29
			1/31/2020	Res N/Tax Water	\$8.43
			1/31/2020	Res N/Tax Water	\$8.43
			1/31/2020	School Tax	\$0.25
			1/31/2020	Res N/Tax Water	\$8.43
			1/31/2020	School Tax	\$0.25
			1/31/2020	Res N/Tax Water	\$16.86
			1/31/2020	School Tax	\$0.51
			1/31/2020	Sales Tax	\$3.01
			1/31/2020	School Tax	\$0.76
			1/31/2020	Res N/Tax Water	\$25.29
			2/1/2020	School Tax	\$0.25
			2/1/2020	Res N/Tax Water	\$8.43
			2/1/2020	School Tax	\$2.02
			2/1/2020	Res N/Tax Water	\$67.44
			2/1/2020	School Tax	\$1.01
			2/1/2020	Res N/Tax Water	\$33.72
			2/1/2020	School Tax	\$0.50
			2/1/2020	Res N/Tax Water	\$16.86
			2/1/2020	Res N/Tax Water	\$8.43
			2/1/2020	School Tax	\$0.25
			2/1/2020	School Tax	\$1.01
			2/1/2020	Res N/Tax Water	\$33.72
			2/1/2020	Res N/Tax Water	\$33.72
			2/1/2020	School Tax	\$1.01
			2/1/2020	Res N/Tax Water	\$8.43
			2/1/2020	School Tax	\$0.25
			2/2/2020	Res N/Tax Water	\$33.72
			2/2/2020	School Tax	\$1.01
			2/1/2020	School Tax	\$0.25
			2/1/2020	Res N/Tax Water	\$8.43
			2/1/2020	Res N/Tax Water	\$25.29
			2/1/2020	School Tax	\$0.75
			2/1/2020	Res N/Tax Water	\$1.52
			2/1/2020	Res N/Tax Water	\$8.43
			2/1/2020	School Tax	\$0.25

Category	Customer	Name	Date	Description	Rate
			2/1/2020	Res N/Tax Water	\$8.43
			2/1/2020	School Tax	\$0.25
			2/2/2020	School Tax	\$1.77
			2/2/2020	Res N/Tax Water	\$16.86
			2/2/2020	School Tax	\$0.50
			2/2/2020	Res N/Tax Water	\$59.01
			3/23/2020	Res. N/Tax Water	\$34.12
			2/1/2020	Res N/Tax Water	\$8.43
			2/1/2020	Res N/Tax Water	\$33.72
			2/1/2020	School Tax	\$1.01
			2/1/2020	Res N/Tax Water	\$29.29
			2/1/2020	School Tax	\$0.75
			2/1/2020	Res N/Tax Water	\$92.73
			2/1/2020	School Tax	\$2.78
			3/23/2020	Res. N/Tax Water	\$19.11
			2/1/2020	School Tax	\$0.75
			2/1/2020	Res N/Tax Water	\$25.29
			2/1/2020	Res N/Tax Water	\$8.43
			2/1/2020	School Tax	\$0.25
			2/1/2020	School Tax	\$0.25
			2/1/2020	Res N/Tax Water	\$8.43
			2/1/2020	School Tax	\$0.50
			2/1/2020	Res N/Tax Water	\$16.86
			1/31/2020	School Tax	\$0.50
			1/31/2020	Res N/Tax Water	\$16.86
			1/31/2020	School Tax	\$0.25
			1/31/2020	Res N/Tax Water	\$8.43
			1/31/2020	Res N/Tax Water	\$8.43
			1/31/2020	School Tax	\$0.25
			1/31/2020	School Tax	\$0.25
			1/31/2020	Res N/Tax Water	\$8.43
			5/19/2020	Res N/Tax Water	\$143.31
			5/19/2020	School Tax	\$4.30
			1/31/2020	Res N/Tax Water	\$8.43
			1/31/2020	School Tax	\$0.25
			2/1/2020	Res N/Tax Water	\$8.43
			2/1/2020	School Tax	\$0.25
			1/31/2020	Res N/Tax Water	\$8.43
			1/31/2020	School Tax	\$0.25
			1/31/2020	Res N/Tax Water	\$41.70
			1/31/2020	School Tax	\$1.25
			2/1/2020	Res N/Tax Water	\$8.43
			2/1/2020	School Tax	\$0.25
			1/31/2020	Res N/Tax Water	\$16.86
			1/31/2020	school tax	\$0.50
			1/31/2020	School tax	\$0.50
			1/31/2020	Res N/Tax Water	\$16.84
			1/31/2020	School Tax	\$0.25
			1/31/2020	Res N/Tax Water	\$8.43
			1/31/2020	Res N/Tax Water	\$16.86
			2/1/2020	School Tax	\$0.50
			1/31/2020	School Tax	\$0.25
			1/31/2020	Res N/Tax Water	\$8.43

Category	Customer	Name	Date	Description	Rate
			2/1/2020	School Tax	\$0.75
			2/1/2020	Res N/Tax Water	\$25.29
			2/1/2020	Res N/Tax Water	\$16.86
			2/1/2020	School Tax	\$0.50
			1/7/2020	School Tax	\$0.76
			1/7/2020	Res. N/Tax Water	\$18.52
			2/2/2020	Res N/Tax Water	\$25.29
			2/2/2020	School Tax	\$0.75
			1/31/2020	Res N/Tax Water	\$33.72
			1/31/2020	School Tax	\$1.01
			1/31/2020	Res N/Tax Water	\$16.86
			1/31/2020	School Tax	\$0.50
			1/31/2020	School Tax	\$0.25
			1/31/2020	Res N/Tax Water	\$8.43
			1/31/2020	School Tax	\$0.51
			1/31/2020	Res N/Tax Water	\$16.86
			1/31/2020	School Tax	\$0.51
			1/31/2020	Res N/Tax Water	\$16.86
			1/31/2020	Res N/Tax Water	\$16.86
			1/31/2020	School Tax	\$0.51
			2/2/2020	School Tax	\$0.25
			2/2/2020	Res. N/Tax Water	\$8.43
			1/31/2020	Res N/Tax Water	\$8.43
			1/31/2020	School Tax	\$0.25
			1/31/2020	School Tax	\$0.25
			1/31/2020	Res N/Tax Water	\$8.68
			1/31/2020	School Tax	\$1.26
			1/31/2020	Sales Tax	\$2.54
			1/31/2020	Res N/Tax Water	\$42.15
			1/31/2020	School Tax	\$0.25
			1/31/2020	Res N/Tax Water	\$8.43
			1/31/2020	School Tax	\$1.01
			1/31/2020	Res N/Tax Water	\$33.72
			1/31/2020	Res N/Tax Water	\$8.43
			1/31/2020	School Tax	\$0.25
			2/2/2020	Res N/Tax Water	\$8.43
			2/2/2020	School Tax	\$0.25
			1/31/2020	School Tax	\$0.25
			1/31/2020	Res N/Tax Water	\$8.43
			1/31/2020	Sales Tax	\$7.09
			1/31/2020	Res N/Tax Water	\$118.02
			1/31/2020	Sales Tax	\$0.75
			1/31/2020	School Tax	\$3.54
			1/31/2020	Sales Tax	\$1.52
			1/31/2020	Res N/Tax Water	\$25.29
			2/2/2020	School Tax	\$0.25
			2/2/2020	Res. N/Tax Water	\$8.43
			1/31/2020	School Tax	\$0.25
			1/31/2020	Res N/Tax Water	\$8.43
			1/31/2020	Res N/Tax Water	\$16.86
			1/31/2020	School Tax	\$0.51
			1/31/2020	Res N/Tax Water	\$8.43
			1/31/2020	School Tax	\$0.25

Category	Customer	Name	Date	Description	Rate
			3/23/2020	Comm. W/Tax Water	\$11.46
			1/31/2020	Res N/Tax Water	\$8.43
			1/31/2020	School Tax	\$0.24
			1/31/2020	Res N/Tax Water	\$8.43
			1/31/2020	School Tax	\$0.25
			1/14/2020	Res. N/Tax Water	\$25.29
			1/14/2020	School Tax	\$0.76
			1/31/2020	School Tax	\$0.25
			1/31/2020	Res N/Tax Water	\$8.43
			1/31/2020	Res N/Tax Water	\$8.43
			1/31/2020	School Tax	\$0.25
			1/31/2020	Res N/Tax Water	\$8.43
			1/31/2020	School Tax	\$0.25
			1/31/2020	School Tax	\$0.25
			1/31/2020	Res N/Tax Water	\$8.43
			1/31/2020	School Tax	\$0.25
			1/31/2020	Res N/Tax Water	\$8.43
			1/31/2020	Res N/Tax Water	\$16.86
			1/31/2020	School Tax	\$0.50
			1/30/2020	Res. N/Tax Water	\$8.43
			1/30/2020	School Tax	\$0.25
			1/30/2020	Res. N/Tax Water	\$8.43
			1/30/2020	School Tax	\$0.25
			1/30/2020	School Tax	\$0.25
			1/30/2020	Res. N/Tax Water	\$8.43
			1/30/2020	School Tax	\$0.25
			1/30/2020	Res. N/Tax Water	\$8.43
			1/30/2020	Res. N/Tax Water	\$8.43
			1/30/2020	School Tax	\$0.26
			1/30/2020	1" Meter N/T Water	\$33.70
			1/30/2020	School Tax	\$1.00
			1/30/2020	School Tax	\$0.25
			1/30/2020	Res. N/Tax Water	\$8.43
			1/30/2020	School Tax	\$1.01
			1/30/2020	Res. N/Tax Water	\$33.72
			1/30/2020	School Tax	\$0.25
			1/30/2020	Res. N/Tax Water	\$8.43
			1/30/2020	Res. N/Tax Water	\$16.86
			1/30/2020	School Tax	\$0.50
			1/30/2020	Res. N/Tax Water	\$12.32
			2/2/2020	Res N/Tax Water	\$25.29
			2/2/2020	Sales Tax	\$1.51
			2/2/2020	School Tax	\$0.75
			1/30/2020	Comm. W/Tax Water	\$16.86
			1/30/2020	Sales Tax	\$1.01
			1/30/2020	School Tax	\$0.51
			2/27/2020	School Tax	\$0.76
			2/27/2020	Res. N/Tax Water 1/20/20	\$25.29
			1/30/2020	Res. N/Tax Water	\$16.86
			1/30/2020	School Tax	\$0.50
			1/31/2020	3" Commercial Water	\$935.73
			1/31/2020	Sales Tax	\$56.15
			1/31/2020	School Tax	\$28.07

Category	Customer	Name	Date	Description	Rate
			2/18/2020	Res. N/Tax Water	\$25.29
			2/18/2020	School Tax	\$0.76
			1/21/2020	Res. N/Tax Water	\$8.43
			1/21/2020	School Tax	\$0.26
			1/30/2020	Res. N/Tax Water	\$8.43
			1/30/2020	School Tax	\$0.25
			1/31/2020	School Txx	\$0.24
			1/31/2020	Res. N/Tax Water	\$8.43
			5/27/2020	School Tax	\$52.85
			5/27/2020	2" Com N/Tax Water	\$1,761.87
			1/31/2020	School Tax	\$0.51
			1/31/2020	Res. N/Tax Water	\$16.86
			1/31/2020	School Tax	\$0.51
			1/31/2020	Res. N/Tax Water	\$8.43
			1/31/2020	School Tax	\$0.50
			1/31/2020	Res. N/Tax Water	\$16.86
			1/31/2020	School Tax	\$0.51
			1/31/2020	Res. N/Tax Water	\$16.86
			1/31/2020	Res N/Tax Water	\$25.29
			1/31/2020	School Tax	\$0.76
			1/31/2020	School Tax	\$0.51
			1/31/2020	Res N/Tax Water	\$16.86
			1/31/2020	School Tax 1/20/20	\$0.51
			1/31/2020	Comm. W/Tax Water	\$16.86
			1/31/2020	Sales Tax 12/20/19	\$0.50
			1/31/2020	Sales Tax 1/20/20	\$1.01
			1/31/2020	Comm. W/Tax Water	\$8.43
			1/31/2020	School Tax 12/20/19	\$0.25
			2/21/2020	Res. N/Tax Water	\$50.58
			2/21/2020	School Tax	\$1.51
			1/31/2020	Late Charge 12/20/19	\$4.17
			1/31/2020	School Tax 1/20/20	\$0.76
			1/31/2020	Res. N/Tax Water 1/20/20	\$33.32
			1/31/2020	School Tax 12/20/19	\$1.01
			1/31/2020	Res. N/Tax Water 12/20/19	\$33.72
			1/31/2020	School Tax 1/20/20	\$1.00
			1/31/2020	Res. N/Tax Water 1/20/20	\$8.43
			1/31/2020	School Tax 12/20/19	\$0.25
			1/31/2020	Res. N/Tax Water 12/20/19	\$8.43
			1/31/2020	Res. N/Tax Water	\$25.29
			1/31/2020	School Tax	\$0.76
			1/31/2020	School Tax	\$0.25
			1/31/2020	Res. N/Tax Water	\$8.43
			1/31/2020	School Tax	\$0.51
			1/31/2020	Res. N/Tax Water	\$16.86
			1/31/2020	School Tax	\$0.51
			1/31/2020	Res. N/Tax Water	\$16.86
			1/31/2020	School Tax	\$0.51
			1/31/2020	Res. N/Tax Water	\$16.86
			1/31/2020	School Tax	\$0.25
			1/31/2020	Res. N/Tax Water	\$8.43
			1/31/2020	School Tax	\$0.51
			1/31/2020	Res. N/Tax Water	\$16.86

Category	Customer	Name	Date	Description	Rate
			1/31/2020	School Tax	\$0.25
			1/31/2020	Res. N/Tax Water	\$8.43
			1/31/2020	Res. N/Tax Water	\$8.43
			1/31/2020	School Tax	\$0.25
			1/31/2020	Res N/Tax Water	\$8.43
			1/31/2020	School Tax	\$0.25
			1/31/2020	Res. N/Tax Water	\$8.43
			1/31/2020	School Tax	\$0.25
			1/31/2020	School Tax	\$0.25
			1/31/2020	Res. N/Tax Water	\$8.43
			1/31/2020	Res. N/Tax Water	\$8.43
			1/31/2020	School Tax	\$0.25
			1/30/2020	School Tax	\$20.74
			1/30/2020	Sales Tax	\$41.47
			1/30/2020	Res. N/Tax Water	\$691.15
			6/17/2020	Res N/Tax Water	\$10.43
			1/31/2020	School Tax	\$0.26
			1/31/2020	Res N/Tax Water	\$8.43
			1/30/2020	Res N/Tax Water	\$8.43
			1/30/2020	School Tax	\$0.25
			1/30/2020	Res N/Tax Water	\$25.29
			1/30/2020	School Tax	\$0.75
			1/30/2020	School Tax	\$1.26
			1/30/2020	Res N/Tax Water	\$42.15
			1/31/2020	Res N/Tax Water	\$8.43
			1/31/2020	School Tax	\$0.26
			1/30/2020	School Tax	\$1.01
			1/30/2020	Res N/Tax Water	\$33.72
			1/30/2020	Res N/Tax Water	\$8.43
			1/30/2020	School Tax	\$0.25
			2/27/2020	Late Charge 2/20/20	\$15.95
			2/27/2020	School Tax 2/20/20	\$4.30
			2/27/2020	1" Meter N/T Water 2/20/20	\$143.31
			2/27/2020	School Tax 1/20/20	\$8.34
			2/27/2020	1" Meter N/T Water 1/20/20	\$278.19
			1/30/2020	Res. N/Tax Water	\$16.97
			1/30/2020	School Tax	\$0.52
			1/30/2020	School Tax	\$4.29
			1/30/2020	Res N/Tax Water	\$142.91
			1/30/2020	School Tax	\$0.50
			1/30/2020	Res N/Tax Water	\$8.43
			1/30/2020	Res N/Tax Water	\$25.29
			1/30/2020	School Tax	\$0.75
			2/27/2020	School Tax	\$1.52
			2/27/2020	Res. N/Tax Water 1/20/20	\$50.58
			2/2/2020	School Tax	\$0.25
			2/2/2020	Res N/Tax Water	\$8.43
			1/30/2020	Res N/Tax Water	\$8.43
			1/30/2020	School Tax	\$0.25
			2/21/2020	School Tax	\$0.25
			2/21/2020	Res. N/Tax Water	\$8.43
			1/30/2020	School Tax	\$1.01
			1/30/2020	Res N/Tax Water	\$33.72

Category	Customer	Name	Date	Description	Rate
			1/30/2020	School Tax	\$0.50
			1/30/2020	Res N/Tax Water	\$16.86
			1/29/2020	School Tax	\$0.76
			1/29/2020	Late Charge	\$2.60
			1/29/2020	Res. N/Tax Water	\$25.29
			1/31/2020	Res N/Tax Water	\$16.86
			1/31/2020	School Tax	\$0.50
			1/29/2020	School Tax	\$0.25
			1/29/2020	Res. N/Tax Water	\$8.43
			1/29/2020	Late Charge	\$5.21
			1/29/2020	Res. N/Tax Water	\$50.58
			1/29/2020	School Tax	\$1.52
			1/31/2020	School Tax	\$0.25
			1/31/2020	Res N/Tax Water	\$8.43
			1/31/2020	Res N/Tax Water	\$8.43
			1/31/2020	School Tax	\$0.25
			1/31/2020	School Tax	\$0.25
			1/31/2020	Res. N/Tax Water	\$8.43
			1/31/2020	Sales Tax	\$2.50
			1/31/2020	School Tax	\$1.25
			1/31/2020	Res N/T Water	\$41.70
			1/31/2020	Res N/Tax Water	\$8.34
			1/31/2020	School Tax	\$0.25
			1/31/2020	School Tax	\$0.25
			1/31/2020	Res N/Tax Water	\$8.34
			2/27/2020	School Tax 1/20/20	\$1.01
			2/27/2020	Res. N/Tax Water 1/20/20	\$33.72
			1/29/2020	School Tax 12/20/19	\$0.25
			1/29/2020	Res. N/Tax Water 12/20/19	\$8.43
			1/30/2020	School Tax	\$1.77
			1/30/2020	Res N/Tax Water	\$59.00
			1/31/2020	School Tax	\$0.25
			1/31/2020	Res N/Tax Water	\$8.34
			1/31/2020	Res N/Tax Water	\$8.43
			1/31/2020	School Tax	\$0.25
			1/31/2020	School Tax	\$0.25
			1/31/2020	Res N/Tax Water	\$8.34
			1/31/2020	School Tax	\$0.25
			1/31/2020	Res N/Tax Water	\$8.34
			1/31/2020	Res N/Tax Water	\$25.29
			1/31/2020	School Tax	\$0.75
			1/31/2020	Res N/Tax Water	\$8.34
			1/31/2020	School Tax	\$0.25
			1/31/2020	School Tax	\$0.25
			1/31/2020	Res N/Tax Water	\$8.43
			1/31/2020	Res N/Tax Water	\$25.29
			1/31/2020	School Tax	\$0.75
			1/31/2020	Res. N/Tax Water 9/20/19 to	\$67.44
			1/31/2020	School Tax 9/20/19 to	\$2.03
			1/31/2020	School Tax	\$0.25
			1/31/2020	Res N/Tax Water	\$8.34

Category	Customer	Name	Date	Description	Rate
			1/31/2020	Res N/Tax Water	\$25.29
			1/31/2020	School Tax	\$0.75
			1/31/2020	School Tax	\$0.75
			1/31/2020	Res N/Tax Water	\$25.29
Mis Read Adjustment Count			385	Mis Read Adjustment	\$7,923.28
All Categories Count			413	All Categories	\$8,024.26