

INSURANCE COMPANY
6101 ANACAPRI BLVD., LANSING, MI 48917-3999

TAILORED PROTECTION POLICY DECLARATIONS

AGENCY HELTON INSURANCE AGENCY INC
14-0121-00 MKT TERR 034

270-273-3252

Renewal Effective 11-15-2018

INSURED BEECH GROVE WATER SYSTEM INC

POLICY NUMBER 114614-52021865-18

Company Use 52-46-KY-1111

ADDRESS 445 STATE ROUTE 56 N
CALHOUN KY 42327-9597

RECEIVED
OCT 25 2018

Company Bill

Policy Term	
12:01 a.m.	12:01 a.m.
11-15-2018	to 11-15-2019

In consideration of payment of the premium shown below, this policy is renewed. Please attach this Declarations and attachments to your policy. If you have any questions, please consult with your agent.

SOME OR ALL OF THE LOCATIONS ON THIS POLICY CONTAIN A SEPARATE DEDUCTIBLE FOR EARTHQUAKE WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

55039 (11-87)

COMMON POLICY INFORMATION

Business Description: Water System

Entity: Corporation

Program: Service Special

THIS POLICY CONSISTS OF THE FOLLOWING COVERAGE PART(S):	PREMIUM
COMMERCIAL PROPERTY COVERAGE	\$1,759.00
MINIMUM PROPERTY PLUS PREMIUM ADJUSTMENT (CP)	\$97.00
MINIMUM EQUIPMENT BREAKDOWN PREMIUM ADJUSTMENT (CP)	\$5.00
COMMERCIAL GENERAL LIABILITY COVERAGE	\$652.00
MINIMUM PREMIUM ADJUSTMENT (GL)	\$235.00
COMMERCIAL INLAND MARINE COVERAGE	\$457.00
KENTUCKY PREMIUM SURCHARGE	\$51.63
KENTUCKY PREMIUM SURCHARGE ON MINIMUM PREMIUM	\$6.07
TOTAL	\$3,262.70
PAID IN FULL DISCOUNT	\$265.70
TOTAL POLICY PREMIUM IF PAID IN FULL	\$2,997.00

THIS PREMIUM MAY BE SUBJECT TO ADJUSTMENT.
The Paid in Full Discount does not apply to fixed fees, statutory charges or minimum premiums.

Premium shown above for commercial general liability coverage is an advanced premium deposit and may be subject to audit.

Forms that apply to all coverage part(s) shown above (except garage liability, dealer's blanket, commercial automobile, if applicable):
IL0017 (11-85) 55003 (07-12) 59392 (01-15) 59349 (10-03)

A 07% Cumulative Multi-Policy Discount applies. Supporting policies are marked with an (X):
Comm Umb() Comm Auto(X) WC(X) Life() Personal() Farm().

A merit rating plan factor of 0.90 applies.

Countersigned By: _____

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INSURED BEECH GROVE WATER SYSTEM INC

Term 11-15-2018 to 11-15-2019

54104 (07-87)

COMMERCIAL PROPERTY COVERAGE

55198 (12-10)

STANDARD PROPERTY PLUS COVERAGE PACKAGE DECLARATION

The coverages and limits below apply separately to each location or sublocation that sustains a loss to covered property and is designated in the Commercial Property Coverage Declarations. No deductible applies to the below Property Plus Coverages.

COVERAGE	LIMIT
ACCOUNTS RECEIVABLE	\$100,000
BAILEES	\$5,000
	\$2,500 PER ITEM
BUSINESS INCOME & EXTRA EXPENSE W/RENTAL VALUE, INCLUDING NEWLY ACQUIRED LOC'S	\$50,000
DEBRIS REMOVAL	\$25,000
ELECTRONIC DATA PROCESSING EQUIPMENT	\$25,000
EMPLOYEE DISHONESTY	\$15,000
FINE ARTS, COLLECTIBLES AND MEMORABILIA	\$10,000
	\$2,500 PER ITEM
FIRE DEPARTMENT SERVICE CHARGE	\$5,000
FORGERY AND ALTERATION	\$10,000
MONEY AND SECURITIES INSIDE PREMISES	\$15,000
MONEY AND SECURITIES OUTSIDE PREMISES	\$15,000
NEWLY ACQUIRED BUSINESS PERSONAL PROPERTY	\$500,000 FOR 90 DAYS
NEWLY ACQUIRED OR CONSTRUCTED PROPERTY	\$1,000,000 FOR 90 DAYS
ORDINANCE OR LAW	SEE COMMERCIAL PROPERTY DECLARATIONS
OUTDOOR PROPERTY	\$15,000
TREES, SHRUBS OR PLANTS	\$1,000 PER ITEM
RADIO OR TELEVISION ANTENNAS	\$10,000
PERSONAL EFFECTS AND PROPERTY OF OTHERS	\$15,000
POLLUTANT CLEAN UP AND REMOVAL	\$25,000
PROPERTY IN TRANSIT	\$25,000
PROPERTY OFF PREMISES	\$25,000
REFRIGERATED PRODUCTS	\$10,000
SALESPERSON'S SAMPLES	\$10,000
UTILITY SERVICES FAILURE	\$50,000
VALUABLE PAPERS AND RECORDS ON PREMISES	\$50,000
VALUABLE PAPERS AND RECORDS OFF PREMISES	\$10,000
WATER BACK-UP FROM SEWERS OR DRAINS	\$15,000

Owners Ins. Co.

Issued 10-19-2018

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Forms that apply to this coverage part:

64004 (12-10)	54198 (12-10)	54334 (12-10)	64020 (12-10)	54189 (12-10)
54186 (12-10)	54218 (03-13)	54217 (03-13)	54216 (03-13)	54214 (03-13)
54221 (12-10)	54220 (06-00)	54219 (12-10)	54338 (03-13)	54339 (03-13)
64010 (12-10)	54756 (12-00)	64000 (12-10)		

Coverages Provided

Insurance at the described premises applies only for coverages for which a limit of insurance is shown.

LOCATION 0001 - BUILDING 0001

Location: 445 Kentucky 56, Calhoun, KY 42327

Occupied As: Office

Secured Interested Parties: None

Rating Information

Territory: 375	County: McLean
Program: Service	Construction: Frame
Protection Class: 05	Class Code: 0701
Class Rate - Pers Prop: 0.176	Municipality Code: 0000

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
PERSONAL PROPERTY			\$5,680		
Causes of Loss					
Basic Group I	80%	\$1,000		0.144	\$8.00
Basic Group II	80%	\$1,000		0.123	\$7.00
Special	80%	\$1,000		0.256	\$15.00
Theft	80%	\$1,000			Included
Earthquake	80%	5%		0.024	\$1.00
OPTIONAL COVERAGE					
Replacement Cost					
Inflation Guard Factor Personal Property 1.018					
Equipment Breakdown		\$1,000	See Form 54843		\$1.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$2.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage D-Tenant's I&B		\$1,000	\$60,000		Included

Forms that apply to this building:

54835 (07-08)	IL0263 (01-91)	CP0166 (09-00)	IL0003 (07-02)	59351 (01-15)
64224 (01-16)	CP0090 (07-88)	CP1040 (10-91)	54756 (12-00)	64000 (12-10)
64013 (12-10)	64010 (12-10)	64004 (12-10)	64020 (12-10)	54843 (11-17)
59392 (01-15)				

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Company POLICY NUMBER 114614-52021865-18
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INSURED BEECH GROVE WATER SYSTEM INC

Term 11-15-2018 to 11-15-2019

COMMERCIAL PROPERTY COVERAGE - LOCATION 0001 SUMMARY	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59351	EXCLUDED
TERRORISM COVERAGE	
A PREMIUM CHARGE MAY BE MADE EFFECTIVE 01-01-21 SEE FORMS 54835, 59392	
KENTUCKY PREMIUM SURCHARGE	\$0.61
LOCATION 0001	\$34.61

LOCATION 0002 - BUILDING 0001

Location: 220 Hwy 56 N, Beech Grove, KY 42322

Occupied As: Garage

Secured Interested Parties: None

Rating Information

Territory: 375	County: McLean
Program: Service	Construction: Frame
Protection Class: 05	Class Code: 0701
Class Rate - Building: 0.155	Class Rate - Pers Prop: 0.176
Municipality Code: 0000	

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING			\$91,400		
Causes of Loss					
Basic Group I	80%	\$1,000		0.079	\$72.00
Basic Group II	80%	\$1,000		0.399	\$365.00
Special	80%	\$1,000		0.111	\$101.00
Theft	80%	\$1,000			Included
Earthquake	80%	5%		0.024	\$22.00
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.037					
Replacement Cost					
Equipment Breakdown		\$1,000	See Form 54843		\$10.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$43.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$1,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$1,000	\$60,000		Included
Coverage C-Increased Cost		\$1,000	\$60,000		Included

Owners Ins. Co.

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Bill 52-46-KY-1111

INSURED BEECH GROVE WATER SYSTEM INC

Term 11-15-2018 to 11-15-2019

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
PERSONAL PROPERTY			\$28,380		
Causes of Loss					
Basic Group I	80%	\$1,000		0.099	\$28.00
Basic Group II	80%	\$1,000		0.078	\$22.00
Special	80%	\$1,000		0.147	\$42.00
Theft	80%	\$1,000			Included
Earthquake	80%	5%		0.024	\$7.00
OPTIONAL COVERAGE					
Replacement Cost					
Inflation Guard Factor Personal Property 1.018					
Equipment Breakdown		\$1,000	See Form 54843		\$2.00
Property Plus Coverage Package		None	See 55198 (12-10)		\$8.00
Tier: Standard					
ORDINANCE OR LAW					
Coverage D-Tenant's I&B		\$1,000	\$60,000		Included

Forms that apply to this building:

54835 (07-08)	IL0263 (01-91)	CP0166 (09-00)	IL0003 (07-02)	59351 (01-15)
64224 (01-16)	CP0090 (07-88)	CP1040 (10-91)	54756 (12-00)	64000 (12-10)
64013 (12-10)	64010 (12-10)	64020 (12-10)	64004 (12-10)	54843 (11-17)
59392 (01-15)				

COMMERCIAL PROPERTY COVERAGE - LOCATION 0002 SUMMARY

	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59351	EXCLUDED
TERRORISM COVERAGE	
A PREMIUM CHARGE MAY BE MADE EFFECTIVE 01-01-21 SEE FORMS 54835, 59392	
KENTUCKY PREMIUM SURCHARGE	\$13.00
LOCATION 0002	\$735.00

LOCATION 0003 - BUILDING 0001

Location: 8645 Hwy 256, Beech Grove, KY 42322

Occupied As: Water Tank

Secured Interested Parties: None

Rating Information

Territory: 375

Program: Special

Protection Class: 05

Spcl Class Rate - Tanks,Bin,Silo: 0.124

County: McLean

Construction: N/A

Class Code: 1190

Municipality Code: 0000

Owners Ins. Co.

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INSURED BEECH GROVE WATER SYSTEM INC

Term 11-15-2018 to 11-15-2019

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
TANKS,BIN,SILO			\$250,000		
Causes of Loss					
Basic Group I	80%	\$1,000		0.071	\$178.00
Basic Group II	80%	\$1,000		0.122	\$305.00
Special	80%	\$1,000		0.115	\$288.00
Theft	80%	\$1,000			Included
Earthquake	80%	5%		0.025	\$63.00
OPTIONAL COVERAGE					
Replacement Cost					
Equipment Breakdown		\$1,000	See Form 54843		\$14.00
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$1,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$1,000	\$10,000		Included
Coverage C-Increased Cost		\$1,000	\$10,000		Included

Forms that apply to this building:

54835 (07-08)	IL0263 (01-91)	CP0166 (09-00)	IL0003 (07-02)	59351 (01-15)
64224 (01-16)	CP0090 (07-88)	CP1040 (10-91)	64000 (12-10)	64010 (12-10)
64020 (12-10)	54843 (11-17)	59392 (01-15)		

COMMERCIAL PROPERTY COVERAGE - LOCATION 0003 SUMMARY

	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59351	EXCLUDED
TERRORISM COVERAGE	
A PREMIUM CHARGE MAY BE MADE EFFECTIVE 01-01-21 SEE FORMS 54835, 59392	
KENTUCKY PREMIUM SURCHARGE	\$15.26
LOCATION 0003	\$863.26

LOCATION 0004 - BUILDING 0001

Location: N/S Hwy 256, Beech Grove, KY 42322

Occupied As: Shed

Secured Interested Parties: None

Rating Information

Territory: 375

Program: Special

Protection Class: 05

Class Rate - Building: 0.155

County: McLean

Construction: Frame

Class Code: 0701

Municipality Code: 0000

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INSURED BEECH GROVE WATER SYSTEM INC

Term 11-15-2018 to 11-15-2019

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
BUILDING			\$17,100		
Causes of Loss					
Basic Group I	80%	\$1,000		0.103	\$18.00
Basic Group II	80%	\$1,000		0.597	\$102.00
Special	80%	\$1,000		0.163	\$28.00
Theft	80%	\$1,000			Included
Earthquake	80%	5%		0.025	\$4.00
OPTIONAL COVERAGE					
Inflation Guard Factor Building 1.037					
Replacement Cost					
Equipment Breakdown		\$1,000	See Form 54843		\$3.00
ORDINANCE OR LAW					
Coverage A-Undamaged Portion		\$1,000	Incl in Bldg Limit		Included
Coverage B-Demolition		\$1,000	\$10,000		Included
Coverage C-Increased Cost		\$1,000	\$10,000		Included

Forms that apply to this building:

54835 (07-08)	ILO263 (01-91)	CP0166 (09-00)	IL0003 (07-02)	59351 (01-15)
64224 (01-16)	CP0090 (07-88)	CP1040 (10-91)	64000 (12-10)	64013 (12-10)
64010 (12-10)	64020 (12-10)	54843 (11-17)	59392 (01-15)	

COMMERCIAL PROPERTY COVERAGE - LOCATION 0004 SUMMARY	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59351	EXCLUDED
TERRORISM COVERAGE	
A PREMIUM CHARGE MAY BE MADE EFFECTIVE 01-01-21 SEE FORMS 54835, 59392	
KENTUCKY PREMIUM SURCHARGE	\$2.79
LOCATION 0004	\$157.79

55040 (11-87)

COMMERCIAL GENERAL LIABILITY COVERAGE

COVERAGE	LIMITS OF INSURANCE
General Aggregate (Other Than Products-Completed Operations)	\$2,000,000
Products-Completed Operations Aggregate	\$2,000,000
Personal And Advertising Injury	\$1,000,000
Each Occurrence	\$1,000,000
COMMERCIAL GENERAL LIABILITY PLUS ENDORSEMENT	
Damage to Premises Rented to You	\$300,000 Any One Premises

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INSURED BEECH GROVE WATER SYSTEM INC

Term 11-15-2018 to 11-15-2019

COVERAGE	LIMITS OF INSURANCE
(Fire, Lightning, Explosion, Smoke or Water Damage)	
Medical Payments	\$10,000 Any One Person
Hired Auto & Non-Owned Auto	\$1,000,000 Each Occurrence
Expanded Coverage Details See Form:	
Extended Watercraft	
Personal Injury Extension	
Broadened Supplementary Payments	
Broadened Knowledge Of Occurrence	
Additional Products-Completed Operations Aggregate	
Blanket Additional Insured - Lessor of Leased Equipment	
Blanket Additional Insured - Managers or Lessors of Premises	
Newly Formed or Acquired Organizations Extension	
Blanket Waiver of Subrogation	

Twice the "General Aggregate Limit", shown above, is provided at no additional charge for each 12 month period in accordance with form 55885.

AUDIT TYPE: Annual Audit

Forms that apply to this coverage:

55405 (07-08)	59351 (01-15)	55146 (06-04)	IL0017 (11-85)	IL0263 (01-91)
IL0021 (07-02)	55068 (08-89)	55189 (05-17)	CG2167 (12-04)	CG2106 (05-14)
55091 (05-17)	CG2294 (10-01)	CG2250 (04-13)	CG0001 (04-13)	55513 (05-17)
CG2109 (06-15)	55029 (05-17)	CG2196 (03-05)	CG2132 (05-09)	CG2147 (12-07)
55885 (05-17)	59392 (01-15)			

LOCATION 0001 - BUILDING 0001

Location: 445 Kentucky 56, Calhoun, KY 42327

Territory: 003

County: McLean

Municipality Code: 0000

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Commercial General Liability Plus Endorsement Included At 7.5% Of The Premises Operation Premium	00501	Prem/Op	Prem/Op Prem Included	Included	Included
Contractors - Subcontracted Work - In Connection With Construction, Reconstruction, Erection Or Repair - Not Buildings	91581	Prem/Op	Total Costs 20,157	Each 1000 .982	\$20.00
		Prod/Comp Op	20,157	2.340	\$47.00
Water Companies	99943	Prem/Op	Payroll \$30,280	Each 1000 18.964	\$574.00
		Prod/Comp Op	\$30,280	.348	\$11.00

Owners Ins. Co.

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Term 11-15-2018 to 11-15-2019

COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0001 SUMMARY	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59351	EXCLUDED
TERRORISM COVERAGE	
A PREMIUM CHARGE MAY BE MADE EFFECTIVE 01-01-21 SEE FORMS 55405, 59392	
KENTUCKY PREMIUM SURCHARGE	\$11.74
LOCATION 0001	\$663.74

LOCATION 0002 - BUILDING 0001

Location: 220 Hwy 56 N, Beech Grove, KY 42322

Territory: 003

County: McLean

Municipality Code: 0000

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Water Companies	99943	Prem/Op Prod/Comp Op	Payroll If Any If Any	Each 1000 18.964 .348	Included Included

COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0002 SUMMARY	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59351	EXCLUDED
TERRORISM COVERAGE	
A PREMIUM CHARGE MAY BE MADE EFFECTIVE 01-01-21 SEE FORMS 55405, 59392	
LOCATION 0002	\$0.00

LOCATION 0003 - BUILDING 0001

Location: 8645 Hwy 256, Beech Grove, KY 42322

Territory: 003

County: McLean

Municipality Code: 0000

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Water Companies	99943	Prem/Op Prod/Comp Op	Payroll If Any If Any	Each 1000 21.061 .388	Included Included

COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0003 SUMMARY	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59351	EXCLUDED
TERRORISM COVERAGE	
A PREMIUM CHARGE MAY BE MADE EFFECTIVE 01-01-21 SEE FORMS 55405, 59392	
LOCATION 0003	\$0.00

LOCATION 0004 - BUILDING 0001

Location: N/S Hwy 256, Beech Grove, KY 42322

Territory: 003

County: McLean

Municipality Code: 0000

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INSURED BEECH GROVE WATER SYSTEM INC

Term 11-15-2018 to 11-15-2019

CLASSIFICATION	CODE	SUBLINE	PREMIUM BASIS	RATE	PREMIUM
Water Companies	99943	Prem/Op Prod/Comp Op	Payroll If Any If Any	Each 1000 21.061 .388	Included Included

COMMERCIAL GENERAL LIABILITY COVERAGE - LOCATION 0004 SUMMARY	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59351	EXCLUDED
TERRORISM COVERAGE	
A PREMIUM CHARGE MAY BE MADE EFFECTIVE 01-01-21 SEE FORMS 55405, 59392	
LOCATION 0004	\$0.00

16198 (07-87)

COMMERCIAL INLAND MARINE COVERAGE

COVERAGES PROVIDED

Insurance applies to covered property for which a limit of insurance is shown.

Forms that apply to Inland Marine:

16381 (07-08) 59351 (01-15) 16080 (07-13) 59392 (01-15)

LOCATION 0001 - BUILDING 0001

Location: 445 Kentucky 56, Calhoun, KY 42327

Rating Information for TOOLS AND EQUIPMENT (TE)- ACTUAL CASH VALUE

Territory: 149 County: McLean
Program: Service Municipality Code: 0000

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
TOOLS AND EQUIPMENT (TE)- ACTUAL CASH VALUE					
INSURED'S EQUIPMENT - SPECIAL FORM Unscheduled Items Up To \$2,500 Each		\$1,000	\$2,500	Variable	\$53.00
TOTAL FOR THIS COVERAGE:					\$53.00

Rating Information for CONTRACTORS EQUIPMENT

Territory: 149 County: McLean
Program: Service Rate Class: 3
Municipality Code: 0000

COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
CONTRACTORS EQUIPMENT					
CONTRACTOR EQUIPMENT - SPECIAL FORM 1. 2008 2008 BOBCAT 325G Excavator Valuation: Actual Cash Value		\$1,000	\$35,000	Variable	\$307.00

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COVERAGE	COINSURANCE	DEDUCTIBLE	LIMIT	RATE	PREMIUM
TOTAL FOR THIS COVERAGE:					\$307.00

Forms that apply to this location:

16010 (04-15) 16241 (05-94) 16071 (07-09)

COMMERCIAL INLAND MARINE COVERAGE - LOCATION 0001 SUMMARY	PREMIUM
TERRORISM - CERTIFIED ACTS SEE FORM: 59351	EXCLUDED
TERRORISM COVERAGE	
A PREMIUM CHARGE MAY BE MADE EFFECTIVE 01-01-21 SEE FORMS 16381, 59392	
KENTUCKY PREMIUM SURCHARGE	\$6.48
LOCATION 0001	\$366.48

A single deductible applies per claim. If more than one item is involved in a claim, the single highest applicable deductible amount is used.

	PREMIUM
TOOLS AND EQUIPMENT SUBTOTAL	\$53.00
TOOLS AND EQUIPMENT BALANCE TO MINIMUM	\$97.00