



# THE CINCINNATI CASUALTY COMPANY

CINCINNATI, OHIO

## BUSINESS AUTO COVERAGE PART DECLARATIONS

**ITEM ONE**

Attached to and forming part of POLICY NUMBER: ETA 045 33 37

Named Insured is the same as it appears in the Common Policy Declarations.

**ITEM TWO SCHEDULE OF COVERAGES AND COVERED AUTOS**

This coverage part provides only those coverages where a premium or "incl" is shown in the premium column below. The limit of insurance for each coverage listed is subject to all applicable policy provisions. Each of these coverages will apply only to those "autos" shown as covered "autos". "Autos" are shown as covered "autos" for a particular coverage by the entry of one or more of the symbols from the COVERED AUTO Section of the Business Auto Coverage Form next to the name of the coverage.

COVERAGES	COVERED AUTOS (Entry of one or more of the symbols from the COVERED AUTOS Section of the Business Auto Coverage Form shows which autos are covered autos)	LIMIT  THE MOST WE WILL PAY FOR ANY ONE ACCIDENT OR LOSS	PREMIUM
LIABILITY	1	\$ 1,000,000	INCL
PERSONAL INJURY PROTECTION (or equivalent No-fault coverage)	5	Separately stated in each P.I.P. endorsement minus \$ <b>NONE</b> Ded.	INCL
ADDED PERSONAL INJURY PROTECTION (or equivalent added No-fault coverage)		Separately stated in each added P.I.P. endorsement	
PROPERTY PROTECTION INSURANCE (Michigan only)		Separately stated in each P. P.I. endorsement minus \$ Ded. for each accident	
AUTO. MEDICAL PAYMENTS		\$	
UNINSURED MOTORISTS	2	\$ 100,000	INCL
UNDERINSURED MOTORISTS (When not included in Uninsured Motorists Coverage)	2	\$ <b>SEE AA4183</b>	INCL
PHYSICAL DAMAGE COMPREHENSIVE COVERAGE	7	Actual cash value or cost of repair, Whichever is less minus \$ <b>SEE AA4183</b> Ded. For each covered auto. But no Deductible applies to loss caused by Fire or lightning. See Item Three for hired or borrowed "autos"	INCL
PHYSICAL DAMAGE SPECIFIED CAUSES OF LOSS COVERAGE		Actual cash value or cost of repair, Whichever is less minus \$ Ded. For Each covered auto. For loss caused by mischief or vandalism. See Item Three for hired or borrowed "autos"	
PHYSICAL DAMAGE COLLISION COVERAGE	7	Actual cash value or cost of repair, Whichever is less minus \$ <b>SEE AA4183</b> Ded for each covered auto. See Item Three for hired or borrowed "autos".	INCL
PHYSICAL DAMAGE INSURANCE TOWING AND LABOR	7	\$ <b>SEE AA4183</b> for each disablement of a private passenger auto	INCL
PREMIUM FOR ENDORSEMENTS		*ESTIMATED TOTAL PREMIUM	INCL

FORMS AND ENDORSEMENTS CONTAINED IN THIS COVERAGE PART AT ITS INCEPTION:

AA4183 02/06 AUTOMOBILE SCHEDULE  
 AA101 03/06 BUSINESS AUTO COVERAGE FORM  
 AA2009 01/17 CHANGES - TOWING AND LABOR  
 AA296 07/12 CHANGES - AUDIO, VISUAL AND DATA ELECTRONIC EQUIPMENT COVERAGE  
 AA4001KY 11/16 KENTUCKY UNINSURED MOTORIST COVERAGE

FORMS AND ENDORSEMENTS CONTAINED IN THIS COVERAGE PART AT ITS INCEPTION:

AA4002KY	11/16	KENTUCKY UNDERINSURED MOTORIST COVERAGE
AA4263	04/10	OFFICE OF FOREIGN ASSETS CONTROL (OFAC) COMPLIANCE ENDORSEMENT
AA4330KY	11/17	UNINSURED/UNDERINSURED MOTORIST COVERAGE OPTION SELECTION/REJECTION FORM - KENTUCKY
CA0125	12/02	KENTUCKY CHANGES
CA2216	03/11	KENTUCKY PERSONAL INJURY PROTECTION
AA288	01/16	CINCIPLUS® BUSINESS AUTO XC+® (EXPANDED COVERAGE PLUS) ENDORSEMENT

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\* This policy may be subject to final audit



**QUICK REFERENCE**  
**COMMERCIAL AUTO COVERAGE PART**  
**BUSINESS AUTO COVERAGE FORM**

READ YOUR POLICY CAREFULLY

**DECLARATIONS PAGES**

Named Insured and Mailing Address  
 Policy Period  
 Description of Business  
 Coverages and Limits of Insurance

**SECTION I - COVERED AUTOS**

**Beginning on Page**

Description of Covered Auto Designation Symbols ..... 1  
 Owned Autos You Acquire After the Policy Begins ..... 1  
 Certain Trailers, Mobile Equipment and  
 Temporary Substitute Autos ..... 2

**SECTION II - LIABILITY COVERAGE**

Coverage ..... 2  
 Who is an Insured ..... 2  
 Coverage Extensions  
     Supplementary Payments ..... 2  
     Out of State ..... 3  
 Exclusions ..... 3  
 Limit of Insurance ..... 5

**SECTION III - PHYSICAL DAMAGE COVERAGE**

Coverage ..... 7  
 Exclusions ..... 7  
 Limit of Insurance ..... 8  
 Deductible ..... 8

**SECTION IV - BUSINESS AUTO CONDITIONS**

Loss Conditions  
     Appraisal for Physical Damage Loss ..... 9  
     Duties in the Event of Accident, Claim, Suit or Loss ..... 9  
     Legal Action Against Us ..... 9  
     Loss Payment - Physical Damage Coverages ..... 9  
     Transfer of Rights of Recovery Against Others to Us ..... 10  
 General Conditions  
     Bankruptcy ..... 10  
     Concealment, Misrepresentation or Fraud ..... 10  
     Liberalization ..... 10  
     No Benefit to Bailee - Physical Damage Coverages ..... 10  
     Other Insurance ..... 10  
     Premium Audit ..... 10  
     Policy Period, Coverage Territory ..... 10  
     Two or More Coverage Forms or Policies Issued by Us ..... 11

**SECTION V - DEFINITIONS ..... 11**

**COMMON POLICY CONDITIONS**

Cancellation  
 Changes  
 Examination of Your Books and Records  
 Inspections and Surveys  
 Premiums  
 Transfer of Your Rights and Duties under this Policy

**ENDORSEMENTS (If Any)**



TOKIO MARINE  
HCC

## HCC Public Risk Kentucky

Quote Date: **July 25, 2022**  
Quote for: **GREEN TAYLOR WATER DISTRICT**  
Policy Term: **08/01/2022 - 08/01/2023**  
Payment Plan: **Annual**  
Company: **U.S. Specialty Insurance Company**

### General Liability - Occurrence Form

Subject to \$1,000,000 per Occurrence / \$3,000,000 Aggregate  
**Subject to \$0 Deductible**  
Sexual Abuse Endorsement \$1,000,000 / \$1,000,000  
Damage to Premises Rented to you \$500,000 **Subject to General Liability Deductible**  
Medical Payments \$10,000  
Cemetery Professional - No Coverage  
Pesticide or Herbicide \$25,000 per Occurrence / \$25,000 Aggregate  
Nurses Professional Liability - No Coverage  
Failure of Dam, Reservoir, Levee, Dike Coverage - No Coverage  
Emergency Response Operations – Excluded  
Mutual Aid Property Damage - Excluded  
Sewer Backup Liability - Included

**Special Events: Subject to receipt of Special Events Application, Risk Control review and Underwriting approval (Additional Premium may apply)**

**Fireworks Liability: Subject to receipt of Special Events Application, Risk Control review and Underwriting approval prior to binding coverage. All fireworks displays must be ignited/discharged by a licensed and insured pyro technician . Additional Premium will Apply.**

### Employee Benefits - Claims Made Form

Subject to \$1,000,000 per Occurrence / \$3,000,000 Aggregate  
**Subject to \$1,000 Deductible Including Claims Expense**  
Claims Made Retro Date: 08/01/2017

### Liquor Liability - Coverage limited to Host Liquor

### Public Officials Wrongful Acts Liability - Claims Made Form

Subject to \$1,000,000 per Occurrence / \$1,000,000 Aggregate  
**Subject to \$2,500 Deductible - Including Claims Expense**  
Claims Made Retro Date: 08/01/2017  
Non-Monetary Damage \$25,000 Per Suit / \$50,000 Per Policy Limit Subject to Deductible  
Private Property Use Restriction Sublimit - No Coverage

### Employment Practices Liability Insurance - Claims Made Form

Subject to \$1,000,000 per Occurrence / \$1,000,000 Aggregate  
**Subject to \$2,500 Deductible - Including Claims Expense**  
Claims Made Retro Date: 08/01/2017  
Non-Monetary Damage \$25,000 Per Suit / \$50,000 Per Policy Limit Subject to Deductible  
Wage & Hour Defense Coverage - \$100,000 Subject to Deductible  
Non-Employment Related Harassment - Medium Hazard Subject to Deductible



## HCC Public Risk Kentucky

### Law Enforcement Liability - No Coverage

#### Excess Liability

Coverage applies to General Liability, Employee Benefits, Public Officials Wrongful Acts, Employment Practices, Auto Liability and Employers Liability

Excludes Uninsured Motorist and Underinsured Motorist Coverage

Subject to \$4,000,000 per Occurrence / \$4,000,000 Aggregate

Excludes Zoning, Regulation, and Permissive Use of Property

Pollution Exclusion Exception - Pollution with Potable Water and Hostile Fire

Dam, Reservoir, Levee, Dike: No Coverage

Employers Liability

Carrier: KEMI

Subject to: \$1,000,000 Each Accident for Injury

\$1,000,000 Policy Limit for Disease

\$1,000,000 Each Employee for Disease

**Subject to Underwriting approval prior to binding coverage**

#### Property

Total Building and Contents Limit

\$4,988,147

Coinsurance - N/A

**Subject to:**

**\$2,500 Deductible**

Blanket Basis

Included

Agreed Amount

Included

Building Valuation—per schedule on file with company

Replacement Cost,

Special Form

Included

Accounts Receivable

\$250,000 any one occurrence

Animal Mortality

\$10,000 any one occurrence

Building Ordinance or Law

\$250,000 Undamaged portion / or demolition

10% of reported values (Increased cost of construction)

Business Income

\$250,000 any one occurrence

Extra Expense

\$500,000 any one occurrence

Communication Towers

\$100,000 any one occurrence

Debris Removal

25% of Loss +\$10,000 any one occurrence

Electrical Utility Service Interruption

\$25,000 any one occurrence

EDP Coverage

\$250,000 any one occurrence

In transit subject to \$10,000 limit

Mechanical Breakdown subject to \$10,000 limit

Fairs or Exhibitions

\$50,000 any one occurrence

Fine Arts

\$5,000 any one item, \$25,000 any one occurrence

Fire Department Service Charge

\$5,000 for your liability

Foundations of Machinery

\$500,000 any one occurrence

Fire Equipment Recharge

\$5,000 for each separate 12 month period

Golf Course Greens

\$100,000 any one occurrence

Grounds Maintenance Equipment

\$100,000 any one occurrence

Inventory or Appraisal

\$10,000 any one claim

Newly Acquired or Constructed Prop – Building

\$1,000,000 at each building

Newly Acquired or Constructed Prop – Contents

\$250,000 at each building

Paved Surfaces

\$100,000 any one occurrence

Personal Property of Others

\$15,000 any one Occurrence

Property in Transit

\$25,000 any one occurrence

Property off Premises

\$100,000 any one occurrence





## HCC Public Risk Kentucky

Underground Pipes, Flues or Drains	\$1,000,000 any one occurrence
Valuable Papers & Records – Cost of Research	\$250,000 any one occurrence
Water Back Up – Sewer or Drain	\$50,000 for direct physical loss or damage
Unnamed Locations	\$50,000 any location not on file with Company
Expediting Expense	\$25,000 any one occurrence
Earthquake Coverage	\$1,000,000 subject to \$50,000 Deductible
Flood Coverage	\$1,000,000 subject to \$50,000 Deductible

Any location in the following flood zones are excluded: Flood Zones A, A1 - A30, A99, AE, AH, AO, AR, AR/AE, AR/AO, AR/A1 – A30, AR/A, V, V1 – V30, VE. Additionally, we will not cover FEMA zones designated as B or X (shaded). Any areas later designated by FEMA as a high risk area at the time of a Covered Cause of Loss is also subject to this limitation.)

Equipment & Mechanical Breakdown (Boiler) Included  
**Subject to: \$2,500 Deductible**

**Automobile**

Based on 10 vehicles - Schedule on file with Company  
 Subject to \$1,000,000 Liability Limit  
**Subject to \$0 Deductible**  
 Emergency Vehicle Endorsement - Standard Form  
 Fellow Employee Coverage  
 Rental Reimbursement - PPT Only - \$30 per day / 30 days / \$900 any one period  
 \$100,000 Uninsured Motorist Coverage limit  
 \$100,000 Underinsured Motorist Coverage limit  
 Hired and Non Owned Automobile Liability  
 Personal Injury Protection -  
 Physical Damage per schedule on file with company  
     Comprehensive Deductible: \$500  
     Collision Deductible: \$500  
 Physical Damage to Volunteers or Employees Personal Auto  
 Auto Catastrophic Coverage - No Coverage  
 Garage Keepers Legal - No Coverage  
 Impound Vehicles Coverage - No Coverage

**Inland Marine**

<b>Subject to \$1,000 Deductible</b>	
Scheduled Contractors Equipment – Per Schedule on file with company	\$258,000
Valuation: Replacement Cost - per schedule on file	
	80% Coinsurance
Misc. Property & Equipment	\$55,000
No single item to exceed \$10,000 in value	
Emergency Portable Equipment	\$50,000
Valuation Replacement Cost applies to Misc. Property & Equipment and Emergency Portable Equipment	
Contractors Equipment Rented From Others	\$50,000
less than 90 days	
Rental Reimbursement	\$5,000
Flood Limit	No Coverage
Earth Movement Limit	No Coverage
Aircraft Non-Operating Shell	\$0
<b>Total Limit</b>	<b>\$413,000</b>



## HCC Public Risk Kentucky

### EDP - Limited to coverage provided under Property Extensions

#### Crime

##### **Coverage Form B, C & F Subject to \$1,000 Deductible**

B. Forgery or Alteration	\$25,000
C. Theft, Disappearance and Destruction In/Out	\$45,000
Tax Time Limit	\$45,000
F. Computer Fraud	\$25,000

##### **Coverage Form O & P Subject to \$1,000 Deductible**

O. Employee Dishonesty – Per Loss	No Coverage
P. Employee Dishonesty – Per Employee	\$150,000
Includes Faithful Performance	

<b>Annual Package Premium</b>	<b>\$</b>	<b>22,335.00</b>
<b>Kentucky Surcharge Fee:</b>	<b>\$</b>	<b>402.03</b>
<b>Total Annual Premium</b>	<b>\$</b>	<b>22,737.03</b>

- \*\*Note: Terrorism option and optional quoted premiums are not included in installment plan premiums.**
- \*\*Note: MINE SUBSIDENCE COVERAGE IS AVAILABLE. IF QUOTE IS DESIRED, PLEASE ADVISE**
- \*\*Note: Mold, Fungi & Bacterial Exclusion Included**
- \*\*Note: All SIR's Include Loss, Loss Adjustment Expense and Supplementary Payments**
- \*\*Note: Failure of any Dam, Levee or Dike Exclusion Included**

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Limited Terrorism coverage and pricing subject to the Terrorism Risk Insurance Act as reauthorized in 2019.

TRIA DOES NOT APPLY TO AUTO LIABILITY, AUTO PHYSICAL DAMAGE, CRIME, EMPLOYEE BENEFITS, PUBLIC OFFICIALS WRONGFUL ACTS LIABILITY OR LAW ENFORCEMENT

U.S. Specialty Insurance Company, Additional premium for limited terrorism coverage (not included in above package quote):

PROPERTY AND/OR CASUALTY LIMITED TERRORISM COVERAGE (REAUTHORIZED IN 2019)  
\$169  
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NOTE: The following forms need to be signed and returned prior to binding coverage:

- ~ Application Declaration
- ~ Terrorism Form
- ~ Uninsured / Underinsured Motorist Forms





TOKIOMARINE  
HCC

## HCC Public Risk Kentucky

### Special Conditions:

The rates used to determine the premium for this policy are guaranteed to remain the same during the three consecutive policy periods (2022, 2023, 2024) if the "Account Loss Ratio" does not exceed the following Guidelines.

First Anniversary (2023)

"Account Loss Ratio" at 9 months | 18%

Second Anniversary (2024)

"Account Loss Ratio" at 21 months | 24%

If the "Account Loss Ratio" exceeds the above percentage(s), we reserve the right to increase the rates used to determine your premium at either the first or second anniversary date of the Policy.

**QUOTE GOOD FOR 30 DAYS ONLY** ENTIRE QUOTE SUBJECT TO THE TERMS AND CONDITIONS OF THE POLICY.

July 1, 2021



00029  
Green Taylor Water District  
PO Box 218  
Greensburg, KY 42743

INFORMATION PAGES  
FOR POLICY NUMBER – 376063  
KEMI 007

**1. Policyholder:**

Green Taylor Water District  
PO Box 218

Greensburg, KY 42743

Federal ID: 610662066  
Entity type: Municipality

**2. Policy Period:**

Effective: 12:01 AM 07/01/2021      Expires: 12:01 AM 07/01/2022

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

A. Part One of this policy applies only to the Workers' Compensation Laws of the Commonwealth of Kentucky.

B. Part Two of this policy (Employers' Liability Insurance) is subject to the limits of our liability listed below:

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

This policy includes these endorsements:

ENDORSEMENT CODE	ENDORSEMENT DESCRIPTION
KEMI 001 03	Special Fund Assessment
KEMI 002 03	Schedule of Additional Locations
KEMI 012 02	Premium Discount Endorsement
KEMI 014 04	Experience Modification Endorsement
KEMI_044_06	Terrorism Risk Insurance Program reauthorization Act Disclosure Endorsement
KEMI 045 04	Catastrophe (Other than Certified Acts of Terrorism)Endorsement
KEMI 053	Application of Premium Payments Endorsement
KEMI_061	Audit NonCompliance Charge Endorsement

**4. Classifications**

7520-000	Waterworks Operation & Drivers
8742-000	Salesmen Collectors or Messengers - Outside
8810-000	Clerical Office Employees NOC

CLASS RATING AND MANUAL PREMIUM DETAIL	EXPOSURE	RATE	PREMIUM
Green Taylor Water District 07/01/2021 - 07/01/2022			
8742-000	0	.26	\$0.00
7520-000	366,863	2.14	\$7,851.00
8810-000	195,494	.13	\$254.00

**Total Manual Premium:**  
\$8,105.00

PREMIUM CALCULATION DETAIL	TYPE	FACTOR	AMOUNT
07/01/2021 - 07/01/2022	Total Manual Premium		\$8,105.00
	Employers Liability Limits	.011	\$89.00
	Employers Liability Increased Limits Balance to Minimum Premium		\$31.00
	Total Subject Premium		\$8,225.00
	Experience Modification Premium	.830	-\$1,398.00
	Total Modified Premium		\$6,827.00
	Schedule Rating Premium	.800	-\$1,365.00
Final Estimate	Total Standard Premium		\$5,462.00
	Premium Discount		-\$50.00
	Expense Constant		\$260.00
	Terrorism Charge		\$56.00
	Catastrophe Charge		\$56.00





PREMIUM CALCULATION DETAIL	TYPE	FACTOR	AMOUNT
	Estimated Annual Premium		\$5,784.00
	Kentucky Special Fund Assessment		\$406.04
	Total Premium & Assessment		\$6,190.04

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



July 1, 2022

00117



Green Taylor Water District  
PO Box 218  
Greensburg, KY 42743

INFORMATION PAGES  
FOR POLICY NUMBER – **376063**  
KEMI 007

**1. Policyholder:**

Green Taylor Water District  
PO Box 218

Greensburg, KY 42743

Federal ID: 610662066  
Entity type: Municipality

**2. Policy Period:**

Effective:

12:01 AM 07/01/2022

Expires:

12:01 AM 07/01/2023

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

A. Part One of this policy applies only to the Workers' Compensation Laws of the Commonwealth of Kentucky.

B. Part Two of this policy (Employers' Liability Insurance) is subject to the limits of our liability listed below:

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

This policy includes these endorsements:

ENDORSEMENT CODE	ENDORSEMENT DESCRIPTION
KEMI 001 03	Special Fund Assessment
KEMI 002 03	Schedule of Additional Locations
KEMI 012 02	Premium Discount Endorsement
KEMI 014 04	Experience Modification Endorsement
KEMI_044_06	Terrorism Risk Insurance Program reauthorization Act Disclosure Endorsement
KEMI 045_05	Catastrophe (Other than Certified Acts of Terrorism)Endorsement
KEMI_053	Application of Premium Payments Endorsement
KEMI_061	Audit NonCompliance Charge Endorsement

**4. Classifications**

7520-000	Waterworks Operation & Drivers
8742-000	Salesmen Collectors or Messengers - Outside
8810-000	Clerical Office Employees NOC

CLASS RATING AND MANUAL PREMIUM DETAIL	EXPOSURE	RATE	PREMIUM
Green Taylor Water District			
07/01/2022 - 07/01/2023			
8810-000	145,786	.13	\$190.00
8742-000	17,900	.25	\$45.00
7520-000	370,021	1.95	\$7,215.00

**Total Manual Premium:**  
\$7,450.00

PREMIUM CALCULATION DETAIL	TYPE	FACTOR	AMOUNT
07/01/2022 - 07/01/2023	Total Manual Premium		\$7,450.00
	Employers Liability Limits	.011	\$82.00
	Employers Liability Increased Limits Balance to Minimum Premium		\$38.00
	Total Subject Premium		\$7,570.00
	Experience Modification Premium	.860	-\$1,060.00
	Total Modified Premium		\$6,510.00
	Schedule Rating Premium	.800	-\$1,302.00
Final Estimate	Total Standard Premium		\$5,208.00
	Premium Discount		-\$23.00
	Expense Constant		\$260.00
	Terrorism Charge		\$53.00
	Catastrophe Charge		\$53.00





PREMIUM CALCULATION DETAIL	TYPE	FACTOR	AMOUNT
	Estimated Annual Premium		\$5,551.00
	Kentucky Special Fund Assessment		\$385.24
	Total Premium & Assessment		\$5,936.24

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