

# Kentucky Association of Counties

## All Lines Fund

400 Englewood Drive

Frankfort, KY 40601

### Declarations Page

**Policy Number** P&C2121

**Insured Name and Address**

Judy Water Association, Inc.  
2010 Maysville Road  
PO Box 781  
Mt. Sterling, KY 40353

**Policy Period:** 7/1/2022 to 7/1/2023

**For customer service please call**

(800)264-5226

**Issued:** 05/26/2022

**Business Description** Utilities

**Agent:** Tony Fritts

In return for the payment of the premium, and subject to all the terms of the policy, we agree to provide the insurance stated in the binder.

Coverage			Deductible
General Liability (Per OCC/AGG)	3,000,000	5,000,000	0
Law Enforcement (Per OCC/AGG)	NCD	NCD	NCD
Errors/Omissions (Per OCC/AGG)	3,000,000	3,000,000	1,000
Employment Practices (Per claim / AGG) <b>Retroactive Date: 07/01/2003</b>	3,000,000	3,000,000	1,000
Cyber Liability (Per claim / AGG) <b>Retroactive Date: 07/01/2015</b>	See Policy	See Policy	2,500
Auto Liability (CSL)	3,000,000		0
Auto Comprehensive	ACV		500
Auto Collision	ACV		500
P.I.P. (No Fault)	10,000		0
Under Insured/Un-Insured	60,000	60,000	0
Non Owned Auto Coverage	Primary		0
Property/Buildings	As Per Statement on File		500
Personal Property	As Per Statement on File		500
Boiler & Machinery	15,000,000		1,000
Inland Marine & EDP	As Per Statement on File		500
Business Income	500,000	500,000	0
Flood (Excluding Special Hazard Area Flood - Zones A & V)	1,000,000	1,000,000	0
Earthquake	See Policy	See Policy	25,000
Crime (Other than Employee Dishonesty)	150,000		500
Employee Dishonesty	150,000		250
Legal Defense Coverage	50,000		0

Authorized  
Representative

*Kris Dann*

Date 5/26/2022



# KENTUCKY ASSOCIATION OF COUNTIES ALL LINES FUND

400 Englewood Drive, Frankfort, KY 40601  
502-223-7667 • 800-264-5226 • Fax 502-875-8240 • www.kaco.org

Date: November 16, 2021  
To: Judy Water Association, Inc.  
From: Customer Service Representative Team  
Re: Update of information for 2022

Faxed  
12-1-21

This is the time of year that we begin the process for the 2022-2023 renewal of your KACo All Lines Fund (KALF) policy. The first step is to make sure that we have the most up-to-date information to determine your renewal premium.

Attached you will find current information on file for your KALF policy. Additions and deletions should be submitted throughout the year as items are purchased/sold, so you just need to review this information to make sure that [1] nothing was missed, [2] that details/values are correct, and [3] that employee and budget data is updated appropriately.

You can use the checklist below as a guide to reviewing, verifying and changing as necessary, the following information:

- Contact person(s), phone/fax numbers, e-mail and address.
- Current number of employees (distinguish between full and part-time) – number of employees should include all employees, **including** any law enforcement, nurses, firemen, or EMT's that may also be listed elsewhere on your SOV (if applicable).
- Update budget** to reflect your current (*not future*) operating budget (your expenses less any one-time grant monies). ARPA funds should **not** be included. *If your budget is not changing – please write **“NO CHANGE”** next to the budget currently on your SOV, as we generally expect budgets to change annually.*
- Auto values - - please note, if you want full coverage on a vehicle you MUST submit a value for that vehicle – without a value it is covered for liability only.** If any of your autos have depreciated in value, please update as needed at this time as well.
- Update values on equipment or watercraft as needed.
- Fill in any missing information on property, equipment, watercraft or autos (anything blank, please complete).

**Deletions:** Do not mark completely through any item you need to delete, as it will become unreadable – just write in the word “DELETE” next to whatever item needs to be deleted.

**Additions:** Additions forms are included for any items that need to be added.

NOTE: Your building and property in the open (PITO) values have been increased by 11%, and contents values by 10% over 21-22 values. These increases have been done to account for increases in the cost of construction. If you dispute the increase of any of these values, we will need a submitted appraisal dated less than 1 (one) year of the date hereof. It is important that your property be listed at **Replacement Value** (not market value).

**Once you have completed the review, please complete and sign the enclosed form and return with your SOV (or just return the signed form if you have no changes) no later than:**

**January 21, 2022**

## BOARD OF TRUSTEES

Bobby Carpenter, Chairman  
Greenup Co. Judge/Executive

John Wilson, Vice-Chair  
Garrard Co. Judge/Executive

Orbrey Gritton  
Anderson Co. Judge/Executive

Charles Kenner  
Boone Co. Commissioner

Adam O'Nan  
Union Co. Judge/Executive



**COMPLETED REVIEW DUE TO OUR OFFICE BY**  
**JANUARY 21, 2022**

SOV Review for: Judy Water Association, Inc.

Completed by (print name): BILLY RAY FAWNS

Please provide contact info in case of questions:

Phone: 859-498-4809 Email: brfawns@gmail.com

**Choose one of the following:**

I have carefully reviewed the attached Statement of Values and marked all necessary changes to be made. (Be sure to return all pages that need corrections, additions or deletions.)

I have reviewed the Statement of Values sent to me on 11/16/21, and have found **no changes** to be made at this time. (If you have no changes, return **only this page.**) \*

\*If you chose "no changes" – please confirm budget here: \_\_\_\_\_

Signed:  Date: 11-23-21

Return by **January 21, 2022:**

Mail to: KACo All Lines Fund  
400 Englewood Drive  
Frankfort, KY 40601

Fax to: 502-234-5055 or 502-875-8240

Or e-mail to: [insurance@kaco.org](mailto:insurance@kaco.org)

**Kentucky Association of Counties  
KACo All Lines Fund Statement of Values**  
11/16/2021

**Membership Information**

Judy Water Association, Inc.  
2010 Maysville Road  
PO Box 781  
Mt. Sterling, KY 40353

Member Number 2121  
Member Type Utilities

**Contact Information**

Last Name	First Name	Title	Telephone	FAX	Email
Fawns	Billy Ray	Manager	(859)498-4809	(859)498-4809	<del>krafts8558@roadrunner.com</del>

Scollier.judywater@gmail.com

**General Liability**

Full Time Employees 6  
Part Time Employees 0  
Total Budget ~~-\$1,400,000~~ \$1,415,000

**Special Events**

Fireworks	<input type="checkbox"/>	Yes	<input checked="" type="checkbox"/>	No
Fairs/Carnivals/Festivals	<input type="checkbox"/>	Yes	<input checked="" type="checkbox"/>	No
Athletic	<input type="checkbox"/>	Yes	<input checked="" type="checkbox"/>	No
Racing/Rodeo	<input type="checkbox"/>	Yes	<input checked="" type="checkbox"/>	No
Bleachers/Arenas	<input type="checkbox"/>	Yes	<input checked="" type="checkbox"/>	No

No Changes

Kentucky Association of Counties  
KACo All Lines Fund Statement of Values

11/16/2021

Judy Water Association, Inc.

Member Number 2121

**Property List**

Total Building Value \$3,598,963.00

Total Contents Value \$309,841.00

Total Property in the Open Value \$44,373.00

Total Insured Value \$3,953,177.00

Loc#	Bldg#	Occupancy	Address	City	Zip	GPS LAT/LONG	Occupied	Agreed Value	F/P Code	Year Built	# of Stories	SqFt	ISO	Sprinkler %	Building Value	Contents Value	Property in the Open	Total Value
1	1	Office	2010 Maysville Road	Mt. Sterling	40353	38.089303/ 83.950647	Occupied	No	1/5	2000	1	1548	1	0	\$236,880	\$83,325	\$11,264	\$331,469
1	2	Garage	2010 Maysville Road	Mt. Sterling	40353	38.089160/ 83.950807	Occupied	No	1/5	2000	1	1000	1		\$49,304	\$21,632	\$0	\$70,936
2	1	Pump Station	College Street	Paris	40361	38.148448/ 84.110548	Structure Only	No	1/5	2000	1	100	3		\$29,301	\$38,534	\$0	\$67,835
3	1	Water Tower	Paris Pike	Mt. Sterling	40353	38.087362/ 83.954258	Occupied	No	1/5	2000	1	0	3	0	\$975,166	\$33,330	\$9,444	\$1,017,940
3	2	Metal Storage Building 30x64	Paris Pike	Mt. Sterling		38.087318/ 83.954372	Structure Only	No		2013	1	1920	3		\$37,136	\$0	\$0	\$37,136
4	1	Water Tower	Donaldson Road	Mt. Sterling	40353	38.082172/ 84.056147	Occupied	No	1/5	2004	1	0	3	0	\$608,924	\$33,330	\$7,054	\$649,308
5	1	Water Tower	Bunker Hill Road	Mt. Sterling	40353	38.161175/ 84.011388	Occupied	No	1/5	2004	1	0	3	0	\$868,558	\$33,330	\$7,054	\$908,942
6	1	Water Tower	Stone Road	Paris	40353	38.179123/ 84.098498	Occupied	No	1/5	2000	1	0	3	0	\$793,694	\$33,330	\$9,557	\$836,581
7	1	Scada System	Hinkston Pike	Mt. Sterling	40353		Contents Only	No	1/5	2005	1	0	3		\$0	\$11,010	\$0	\$11,010
8	1	Scada System	Grassy Lick Road	Mt. Sterling	40353		Contents Only	No	1/5	2005	1	0	3		\$0	\$11,010	\$0	\$11,010
9	1	Scada System	Maysville Road	Mt. Sterling	40353		Contents Only	No	1/5	2005	1	0	3		\$0	\$11,010	\$0	\$11,010

**ISO Codes**

- 1 Frame
- 2 Joisted Masonry
- 3 Noncombustible
- 4 Masonry Noncombustible
- 5 Modified Fire Resistive
- 6 Fire Resistive

No Charges

Kentucky Association of Counties  
KACo All Lines Fund Statement of Values  
11/16/2021

Judy Water Association, Inc.

Member Number 2121

**Auto List**

Total Vehicles 5  
Total Value \$131,049.00

<u>Year</u>	<u>Department</u>	<u>Make/Model</u>	<u>VIN</u>	<u>Value</u>	<u>Type</u>
2019		Ford/F150	1FTEW1EB5KCC90960	\$28,900	Van/Pickup
2016		Chevrolet/Silverado	1GCVKNEC3GZ287033	\$28,990	Van/Pickup
2013		Chevrolet/CK30743 Crew Cab	1GC4KZCG6DF234669	\$29,449	Van/Pickup
2011		Ford/Pickup	1FTFX1EF6BFA77836	\$24,960	Van/Pickup
2008		Chevrolet/Silverado	1GCEK19J38ZZ59185	\$18,750	Van/Pickup

Judy Water Association, Inc.



No Change

Kentucky Association of Counties  
KACo All Lines Fund Statement of Values  
11/16/2021

Judy Water Association, Inc.

Member Number 2121

**Equipment List**

Total Equipment 9  
Total Value \$187,460.00

<u>Department</u>	<u>Year</u>	<u>Manufacturer</u>	<u>Serial Number</u>	<u>Value</u>	<u>Description</u>
	0			\$20,000	Contractor's Equipment
	0			\$30,000	Computer Equipment
	0			\$10,000	Other Equipment
	0		1709215	\$50,000	JCB Backhoe Model MIDICX
	0		30-86194	\$9,000	Air Compressor Model 70 viper
	0		4MJUB2123DE060417	\$9,000	Corn Pro Utility Tilt Trailer
	0		70767-07	\$4,000	Grundomat Underground Boring Tool
	2015			\$12,000	Polaris Ranger Utility Vehicle
	2016	Yanmar	62895	\$43,460	Mini Excavator

Judy Water Association, Inc.



**Kentucky Association of Counties**  
**KACo All Lines Fund Statement of Values**  
 11/16/2021

Judy Water Association, Inc.

Member Number 2121

**Summary of Coverage**

Coverage				Deductible
General Liability (Per OCC/AGG)	3,000,000		5,000,000	0
Law Enforcement (Per OCC/AGG)	NCD		NCD	NCD
Errors/Omissions (Per OCC/AGG)	3,000,000		3,000,000	1,000
Employment Practices (Per claim / AGG) <b>Retroactive Date: 07/01/2003</b>	3,000,000		3,000,000	1,000
Cyber Liability (Per claim / AGG) <b>Retroactive Date: 07/01/2015</b>	1,000,000		1,000,000	2,500
Auto Liability (CSL)	3,000,000			0
Auto Comprehensive	ACV			500
Auto Collision	ACV			500
P.I.P. (No Fault)	10,000			0
Under Insured/Un-Insured	60,000			0
Non Owned Auto Coverage	Primary			
Property/Buildings	As Per Statement on File			500
Personal Property	As Per Statement on File			500
Boiler & Machinery	15,000,000			1,000
Inland Marine & EDP	As Per Statement on File			500
Business Income	500,000		500,000	0
Flood (Excluding Special Hazard Area Flood - Zones A & V)	1,000,000		1,000,000	0
Earthquake	See Policy		See Policy	25,000
Crime (Other than Employee Dishonesty)	150,000			500
Employee Dishonesty	150,000			250
Legal Defense Coverage	50,000			0

Please use this form for **additions** (make additional copies if needed). If you have no additions, please disregard this page.

*Special Note: **TRAILERS** – if you are adding a new trailer to your policy and the trailer will be used on the road at any time, please add as an AUTO. If it is not used on the road, please add as EQUIPMENT.*

Member Name: Judy Water Association, Inc.

**AUTOS**

Year	Make	Model	Vehicle Identification Number	Value <sup>1</sup>	Department

<sup>1</sup>Please note, you **MUST** include a value on all autos added to the policy if you want full coverage on the vehicle. If you do not want full coverage, and prefer "Liability Only" – please write "Liability Only" in for the value.

**EQUIPMENT**

Year	Description	Manufacturer	Serial Number	Value <sup>2</sup>	Department

<sup>2</sup>A value must be included.

**WATERCRAFT**

Year	Length	Make/Model	Description	Serial Number	Primary Location (body of water)	Value <sup>2</sup>	Department

<sup>2</sup>A value must be included.

Please use this form for **additions** (make additional copies if needed). If you have no additions, please disregard this page.

Member Name: Judy Water Association, Inc.

**PROPERTY**

Location Name	Street Address	City, State Zip	# of Stories	Square Footage	Sprinkler Y/N	Occ <sup>3</sup>	Year Built	Const Type <sup>4</sup>	Building Value	Contents Value	PITO <sup>5</sup> Value

<sup>3</sup>Occ?: O = Occupied; U = Unoccupied; V = Vacant; S = Structure Only; C = Contents Only

<sup>4</sup>Construction types: 1 = Frame; 2 = Joisted Masonry; 3 = Light Non-Combustible; 4 = Masonry Non-Combustible; 5 = Modified Fire Resistive; 6 = Fire Resistive

<sup>5</sup>PITO = Property in the Open = items not affixed to building, i.e. fencing, lighting, flagpole, bench, etc.

**DRONES**

If you have drones to be added, please contact your agent to complete the appropriate application.