

**KENTUCKY LEAGUE OF CITIES INSURANCE SERVICES
(KLCIS)**

LIABILITY COVERAGE DECLARATIONS

Name of Insured: South Hopkins Water District

Policy Number: L6142-2021-20552

Address: P.O. Box 487
Dawson Springs, Kentucky 42408

Agent of Record: Harned Insurance Agency, Inc.

Coverage Period: from **7/1/2021** at 12:01 a.m. Standard (or Daylight) time to **7/1/2022** at 12:01 a.m. Standard (or Daylight) time at the mailing address shown above. For purposes of the prior acts coverage endorsement, this policy shall be deemed renewed annually one year from the initial coverage date.

Subject to all terms of this policy, KLCIS agrees to provide you with coverages shown below for which a premium is shown and you pay to us.

COVERAGE	LIMIT Per Occurrence	DEDUCTIBLE Per Occurrence	PREMIUM 7/1/2021-7/1/2022 Installment
Commercial General Liability	\$1,000,000	\$0	\$6,220.50
Garage Keepers Liability	No Coverage	No Coverage	No Coverage
Public Officials Liability	\$1,000,000	\$0	\$2,233.44
Law Enforcement Liability	No Coverage	No Coverage	No Coverage
Sewer Backup Liability	No Coverage	No Coverage	No Coverage
Business Auto Liability	\$1,000,000	\$0	\$5,191.00
Auto Physical Damage	Actual Cash Value	See Vehicle Schedule	\$0.00
TOTAL PREMIUM			\$13,644.94

***In the event of an "Occurrence" or "Accident" which invokes more than one type of coverage under the same or different policies issued by KLCIS, then the liability of KLCIS shall not exceed the highest applicable limit under any one coverage.**

Your policy may contain premium adjustments for the following:	
Accredited Law Enforcement Agency	0%
Loss Control, GL, PO and Auto Liability Review	0%
Loss Control, LE Liability Review	0%

PRIOR ACTS COVERAGE	
<p>If a date or dates appear below, you are being provided with coverage for accidents or occurrences or wrongful acts, which pre-date your current coverage period. Coverage provided by the Prior Acts endorsement may have been part of an earlier policy issued to you by KLCIS. If so, no dates will appear below and no additional Prior Acts coverage is afforded by this policy.</p>	
General Liability	
Public Officials Liability	
Employee Benefits Liability	
Law Enforcement Liability	

Basic Coverage Forms: KLCIS-GL'2020, KLCIS-PO'2020, KLCIS-BA'2020, KLCIS-Cyber'2021

Endorsements: KLCIS-Cyber'2021

COVERAGE SUBLIMITS

For each of the coverages for which you paid a premium the following sublimits apply:

GENERAL LIABILITY

Fire Damage Limit	\$100,000	Per Fire
Medical Expense Limit	\$5,000	Per Person
Employee Benefits Liability	\$1,000,000	Per Occurrence
Hazardous Response Team	\$1,000,000	Per Occurrence

AUTOMOBILE LIABILITY

Personal Injury Protection	\$10,000	Per Person
Uninsured Motorists	\$100,000	Per Accident
Underinsured Motorists	\$100,000	Per Accident
"Comprehensive", Collision Damage	(see vehicle schedule)	

BUSINESS AUTOMOBILE POLICY DECLARATIONS

SCHEDULE OF COVERAGES AND COVERED AUTOMOBILES

Each of the coverages will apply only to those AUTOMOBILES shown as covered AUTOMOBILES. AUTOMOBILES are shown as covered AUTOMOBILES for a particular coverage by the entry of one or more symbols as described in the coverage document.

COVERAGES	COVERED AUTOS	LIMIT (The most we will pay for any one accident or loss.)	
Liability Coverage	1, 8, 9	\$1,000,000	
Personal Injury Protection	5	\$10,000	
Uninsured Motorist/ Underinsured Motorist Coverage	2	\$100,000	
PHYSICAL DAMAGE			
		LIMIT	DEDUCTIBLE
Comprehensive Coverage	7, 8	Actual Cash Value or Cost of Repair, whichever is less, minus deductible amount	See Vehicle Schedule
Collision	7, 8		See Vehicle Schedule

NOTE: Wherever the word "**policy**" appears in the attached forms or endorsements, it will be construed to mean the same as "**declarations**"; wherever the word "**company**" appears, it will be construed to mean the same as "**KLCIS**". Each of the coverages listed on page one of these declarations is separate and apply to these coverages only.

This coverage has been placed with a liability self-insurance group which is known as the Kentucky League of Cities Insurance Services ("KLCIS"). KLCIS has received a certificate of filing from the Commonwealth of Kentucky and has provided continuous coverage to its members since July 1, 1987.

Claims against group members are not covered by the Kentucky Insurance Guaranty Association.

KENTUCKY LEAGUE OF CITIES INSURANCE SERVICES

by



1/28/2022

(Authorized Agent)

Date

KENTUCKY LEAGUE OF CITIES INSURANCE AGENCY, INC.

by



1/28/2022

(Authorized Agent)

Date

KENTUCKY LEAGUE OF CITIES INSURANCE SERVICES

Schedule of Covered Vehicles

Name of Insured: South Hopkins Water District

Policy Number: L6142-2021-20552 **Effective Date:** 7/1/2021

No.	Mem Veh#	Year	Make and Model	VIN #	DEDUCTIBLES		
					Collision	Comp	Premium
1		2000	Ford F650	8435	\$100	\$0	\$ 717.00
2		2005	Other Loadmax 30' Dual Axle Trailer	0223			\$ 172.00
3		2013	Ford F150	7183	\$100	\$0	\$ 717.00
4		2014	Ford F150	9937	\$100	\$0	\$ 717.00
5		2014	Ford F150	0128	\$100	\$0	\$ 717.00
6		2016	Ford F150	3024	\$100	\$0	\$ 717.00
7		2009	Ford F250	9850	\$100	\$0	\$ 717.00
8		1991	GMC C7H042	6775			\$ 717.00
					Grand Total:		\$ 5,191.00

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

Name of Insured: South Hopkins Water District

Policy Number: L6142-2021-20552

Effective Date: 7/1/2021

Data Breach and Privacy Liability Insurance Coverage

Claims Made and Reported Coverage: With regard to Coverage A. and C., of this policy form, the coverage afforded by this policy is limited to liability for only those Claims that are first made against the Insured during the Policy Period or the Extended Reporting Period, if exercised, and reported to the Company during the Policy Period or the Extended Reporting Period, if exercised, or within sixty (60) days after the expiration of the Policy Period or the Extended Reporting Period, if exercised.

Notice: Coverage A. and C., of this policy endorsement contain provisions that reduce the limits of liability stated in this policy endorsement by the costs of legal defense and permit legal defense costs to be applied against the deductible. Please read the policy endorsement and corresponding coverage form carefully.

In return for payment of the liability premium, and subject to all the terms of this policy, the company agrees with the Named Insured to provide the insurance as stated in this policy form.

LIMITS OF LIABILITY:

A.	For Coverage A. Data Breach and Privacy Liability Coverage Each Claim: (fines limited to \$100,000)	\$1,000,000
B.	For Coverage B. Data Breach Loss to Insured Coverage Each Claim: Cyber Extortion - defined in policy definitions section, Item BB, #4 Each Claim:	\$1,000,000 \$250,000/\$250,000 annual aggregate
C.	For Coverage C. "Electronic Media" Liability Coverage Each Claim:	\$1,000,000
D.	For Coverage D. "Breach Mitigation Expense" Coverage Each Claim:	\$250,000/\$250,000 annual aggregate
E.	For Coverage E. "Business Interruption Event" Reimbursement Coverage Each "Unauthorized Access":	\$100,000/\$100,000 annual aggregate
F.	For Coverage F. "PCI Assessments" Reimbursement Coverage Each "Payment Card Breach": Social Engineering Loss Each Social Engineering Incident Policy Aggregate: Aggregate Limit for all Pool Participants: (Losses occurring on policies/risks attaching)	\$100,000/\$100,000 annual aggregate \$25,000/\$25,000 annual aggregate \$1,000,000 \$5,000,000

DEDUCTIBLE: (KLCIS and Named Insured)

A.	For Coverage A. Data Breach and Privacy Liability Coverage Each Claim:	\$50,000
B.	For Coverage B. Data Breach Loss to Insured Coverage Each Claim:	\$50,000
C.	For Coverage C. "Electronic Media Liability" Coverage Each Claim:	\$50,000
D.	For Coverage D. "Breach Mitigation Expense" Coverage Each Claim:	\$50,000
E.	For Coverage E. "Business Interruption Event" Reimbursement Coverage Each "Unauthorized Access":	48 hours
F.	For Coverage F. "PCI Assessments" Reimbursement Coverage Each "Payment Card Breach":	\$50,000
	Social Engineering Loss Coverage Each Social Engineering Incident:	\$50,000

RETROACTIVE DATE:

A.	For Coverage A. Network and Information Security Liability Coverage	1/1/2020
B.	For C. Electronic Media Liability Coverage	1/1/2020

NOTICES:

Claim and Potential Claim Notices required to be provided to the Company under this policy shall be addressed to:

KENTUCKY LEAGUE OF CITIES

INSURANCE SERVICES:

100 East Vine Street, Suite 800

Lexington, KY 40507

Fax: (859) 977-0192

Phone: (800) 876-4552

Deposit Summary

9/19/2023 10:56 AM

South Hopkins Water District

Summary of Deposits to General Fund on 01/25/2022

Chk No.	PmtMethod	Red From	Memo	Amount
		Cash Deposited	water sales	277.29
		Cash Deposited	insurance money JB work truck	14,350.00
Less Cash Back:				
Deposit Total:				14,627.29

South Hopkins Water District Claimants Activity Since 12/10/2021

Export

Claim Number	Claimant	Type	DOI	Status	Closed Date	Reserve	Paid	Collection	Incurred
726952	Lisa Bruce	Auto Liability	08/20/2023	Open		\$3,654.05	\$1,345.95	\$0.00	\$5,000.00
725926	South Hopkins Water District	Auto Physical Damage	05/04/2023	Closed	05/24/2023	\$0.00	\$2,626.39	\$0.00	\$2,626.39
724330	Austin Adams	Medical Only	10/23/2022	Closed	12/22/2022	\$0.00	\$3,627.29	\$3,627.29	\$0.00
724328	South Hopkins Water District	Blanket Property Loss	10/23/2022	Closed	11/03/2022	\$0.00	\$0.00	\$0.00	\$0.00
724403	South Hopkins Water District	Auto Physical Damage	10/13/2022	Closed	12/05/2022	\$0.00	\$708.25	\$0.00	\$708.25
721647	South Hopkins Water District	Blanket Property Loss	12/10/2021	Reclosed	08/21/2022	\$0.00	\$106,576.74	\$0.00	\$106,576.74
721672	South Hopkins Water District	Auto Physical Damage	12/10/2021	Reclosed	01/19/2022	\$0.00	\$15,450.00	\$590.00	\$14,860.00

Liability & Property Claim Cause

Top 10 Causes of Loss by Average Claim Cost

Causes	Severity	# of Claims	Average Cost
PROP Wind	\$106,576.74	1	\$106,576.74
AUTO Comprehensive/Other Than Collision	\$14,860.00	1	\$14,860.00

South Hopkins Water District Claims Report with Claimants

Claim Type = All, Dates = 12/01/2021 - 03/01/2022, Status = All



Additional information in export

Claim Number	Claimant	Department	DOL	Status	Accident Description	Incurred
721647	South Hopkins Water District	Administration	12/10/2021	Closed	Tornado caused damages to insured property.	\$106,576.74
721672	South Hopkins Water District		12/10/2021	Closed	Tornado caused damages to IV.	\$14,860.00

1

2 Records Found

Policies

Reports

Member Resources

[Liability](#)

[Claims Report](#)

[Manage My Profile](#)

[Property](#)

[Claims Report with Claimants](#)

[My KLC Insurance Services Team](#)

[Workers' Compensation](#)

[Claims With Recent Activity](#)

[2022 Wage & Salary Survey](#)

[Checks in Period](#)

[Drug Free Workplace Certification](#)

[Claim Summary](#)

[Reasonable Suspicion Training for Supervisors](#)

[Claim Cause and Injury Summary](#)

[Loss Control Resources](#)

[Claim Department Summary](#)

[Safety and Liability Review](#)

[Accident Descriptions](#)

[Visit GrantStation](#)

[Vehicle Claim Report](#)



The Kentucky League of Cities serves as the united voice of cities by supporting community innovation, effective leadership and quality governance.

OPEN RECORDS



LINKS

- [Register](#)
- [Sign in](#)
- [City Directory](#)
- [Insurance](#)
- [Our Staff](#)
- [Privacy Policy](#)

CONTACT US

100 E. Vine St. Ste 800
 Lexington, KY 40507
 P: (859) 977-3700
 F: (859) 977-3703

