



October 3, 2022

Henderson County Water District
PO Box 655
Henderson, KY 42419

INFORMATION PAGES
FOR POLICY NUMBER – 422964
KEMI 007

1. Policyholder:

Henderson County Water District
PO Box 655

Henderson, KY 42419

Federal ID: 610666756
Entity type: Municipality

2. Policy Period:

<u>Effective:</u>		<u>Expires:</u>	
12:01 AM	10/01/2022	12:01 AM	10/01/2023

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	\$500,000	each accident
Bodily Injury by Disease	\$500,000	policy limit
Bodily Injury by Disease	\$500,000	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_02	Application of Premium Payments Endorsement
KEMI_061	Audit NonCompliance Charge Endorsement

4. Classifications

7520-000	Waterworks Operation & Drivers
8810-000	Clerical Office Employees NOC

CLASS RATING AND MANUAL PREMIUM DETAIL	EXPOSURE	RATE	PREMIUM
Henderson County Water District			
10/01/2022 - 10/01/2023			
7520-000	366,000	1.95	\$7,137.00
8810-000	102,500	.13	\$133.00

Total Manual Premium:
\$7,270.00

PREMIUM CALCULATION DETAIL	TYPE	FACTOR	AMOUNT
10/01/2022 - 10/01/2023	Total Manual Premium		\$7,270.00
	Employers Liability Limits	.008	\$58.00
	Employers Liability Increased Limits Balance to Minimum Premium		\$17.00
	Total Subject Premium		\$7,345.00
	Experience Modification Premium	.870	-\$955.00
	Total Modified Premium		\$6,390.00
Final Estimate	Total Standard Premium		\$6,390.00
	Premium Discount		-\$152.00
	Expense Constant		\$260.00
	Terrorism Charge		\$47.00
	Catastrophe Charge		\$47.00
	Estimated Annual Premium		\$6,592.00
	Kentucky Special Fund		\$457.48

PREMIUM CALCULATION DETAIL	TYPE	FACTOR	AMOUNT
	Assessment		
	Total Premium & Assessment		\$7,049.48

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.





INVOICE

Henderson County Water District
PO Box 655
Henderson, KY 42419

Invoice Date	August 29, 2022
Invoice Number	2786143
Policy Number	422964
Current Balance	Due Date
\$2,347.48	09/26/2022

AGENT: FORD-HAZELWOOD LLC (270)830-8877

Current Transactions

Explanation		Policy Period		Amount
		From	To	
Premium Installment	#1	10/01/2022	10/01/2023	\$2,195.14
Special Fund Assessment Installment	#1	10/01/2022	10/01/2023	\$152.34
Current Charges				\$2,347.48

Previous Balance	-	Payment Received	+	Current Charges	=	Current Balance
\$0.00		\$0.00		\$2,347.48		\$2,347.48

RETURN PAYMENT STUB

For billing inquiries, please call your agent or (859) 425-7800.

Policy Number	Invoice Number
422964	2786143

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Visit www.kemi.com/pay
to pay online by check or credit card.

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5. Write questions or comments on separate enclosure.

Kentucky Employers' Mutual Insurance
Payment Processing Center
P.O. Box 12500
Lexington, KY 40583-2500

Due Date: 09/26/2022

Amount Due: \$2,347.48



INVOICE

Henderson County Water District
PO Box 655
Henderson, KY 42419

Invoice Date	November 1, 2022
Invoice Number	2803927
Policy Number	422964
Current Balance	Due Date
\$1,175.50	11/26/2022

AGENT: FORD-HAZELWOOD LLC (270)830-8877

Current Transactions

Explanation		Policy Period		Amount
		From	To	
Premium Installment	#2	10/01/2022	10/01/2023	\$1,099.22
Special Fund Assessment Installment	#2	10/01/2022	10/01/2023	\$76.28
Current Charges				\$1,175.50

Previous Balance	-	Payment Received	+	Current Charges	=	Current Balance
\$0.00		\$0.00		\$1,175.50		\$1,175.50

RETURN PAYMENT STUB

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Policy Number
422964

Invoice Number
2803927

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Kentucky Employers' Mutual Insurance
Payment Processing Center
P.O. Box 12500
Lexington, KY 40583-2500

Due Date: 11/26/2022

Amount Due: \$1,175.50



INVOICE

Henderson County Water District
PO Box 655
Henderson, KY 42419

Invoice Date	December 1, 2022
Invoice Number	2811602
Policy Number	422964
Current Balance	Due Date
\$91.39	12/26/2022

AGENT: FORD-HAZELWOOD LLC (270)830-8877

Current Transactions

Explanation	Policy Period		Amount
	From	To	
Audit Premium Adjustment	10/01/2021	10/01/2022	-\$1,013.00
Audit Special Fund Assessment Adjustment	10/01/2021	10/01/2022	-\$71.11
Premium Installment #3	10/01/2022	10/01/2023	\$1,099.22
Special Fund Assessment Installment #3	10/01/2022	10/01/2023	\$76.28
Current Charges			\$91.39

Previous Balance	-	Payment Received	+	Current Charges	=	Current Balance
\$1,175.50		\$1,175.50		\$91.39		\$91.39

RETURN PAYMENT STUB

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Policy Number
422964

Invoice Number
2811602

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Kentucky Employers' Mutual Insurance
Payment Processing Center
P.O. Box 12500
Lexington, KY 40583-2500

Due Date: 12/26/2022

Amount Due: \$91.39



INVOICE

Henderson County Water District
PO Box 655
Henderson, KY 42419

Invoice Date	January 3, 2023
Invoice Number	2819737
Policy Number	422964
Current Balance	Due Date
\$1,175.50	01/28/2023

AGENT: FORD-HAZELWOOD LLC (270)830-8877

Current Transactions

Explanation		Policy Period		Amount
		From	To	
Premium Installment	#4	10/01/2022	10/01/2023	\$1,099.22
Special Fund Assessment Installment	#4	10/01/2022	10/01/2023	\$76.28
Current Charges				\$1,175.50

Previous Balance	-	Payment Received	+	Current Charges	=	Current Balance
\$91.39		\$91.39		\$1,175.50		\$1,175.50

RETURN PAYMENT STUB

For billing inquiries, please call your agent or (859) 425-7800.

Policy Number
422964

Invoice Number
2819737

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Kentucky Employers' Mutual Insurance
Payment Processing Center
P.O. Box 12500
Lexington, KY 40583-2500

Due Date: 01/28/2023

Amount Due: \$1,175.50



INVOICE

Henderson County Water District
PO Box 655
Henderson, KY 42419

Invoice Date	February 1, 2023
Invoice Number	2827633
Policy Number	422964
Current Balance	Due Date
\$1,175.50	02/26/2023

AGENT: FORD-HAZELWOOD LLC (270)830-8877

Current Transactions

Explanation		Policy Period		Amount
		From	To	
Premium Installment	#5	10/01/2022	10/01/2023	\$1,099.20
Special Fund Assessment Installment	#5	10/01/2022	10/01/2023	\$76.30
Current Charges				\$1,175.50

Previous Balance	-	Payment Received	+	Current Charges	=	Current Balance
\$1,175.50		\$1,175.50		\$1,175.50		\$1,175.50

RETURN PAYMENT STUB

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Policy Number
422964

Invoice Number
2827633

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Kentucky Employers' Mutual Insurance
Payment Processing Center
P.O. Box 12500
Lexington, KY 40583-2500

Due Date: 02/26/2023

Amount Due: \$1,175.50