

**Kentucky Association of Counties
KACO All Lines Fund Statement of Values
1/1/9/2023**

North Mercer Water District

Member Number 0217

Summary of Coverage

Coverage			Deductible
General Liability (Per OCC/AGG)	1,000,000	3,000,000	0
Law Enforcement (Per OCC/AGG)	NCD	NCD	NCD
Errors/Omissions (Per OCC/AGG)	1,000,000	3,000,000	1,000
Employment Practices (Per claim / AGG)	1,000,000	3,000,000	1,000
Retroactive Date: 07/01/2004			
Cyber Liability (Per claim / AGG)	See Policy	See Policy	2,500
Retroactive Date: 07/01/2015			
Auto Liability (CSL)	1,000,000		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	See Policy
Crime (Other than Employee Dishonesty)	150,000		500
Employee Dishonesty	150,000		250
Legal Defense Coverage	50,000		0

Kentucky Association of Counties

All Lines Fund

400 Englewood Drive

Frankfort, KY 40601

Declarations Page

Policy Number P&C0217

Insured Name and Address

North Mercer Water District

PO Box 79

Salvisa, KY 40372

Policy Period: 7/1/2023 to 7/1/2024

For customer service please call

(800)264-5226

Issued: 06/01/2023

Business Description Utilities

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)	1,000,000	3,000,000	0
Law Enforcement (Per OCC/AGG)	NCD	NCD	NCD
Errors/Omissions (Per OCC/AGG)	1,000,000	3,000,000	1,000
Employment Practices (Per claim / AGG) Retroactive Date: 07/01/2004	1,000,000	3,000,000	1,000
Cyber Liability (Per claim / AGG) Retroactive Date: 07/01/2015	See Policy	See Policy	2,500
Auto Liability (CSL)	1,000,000		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		
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)	1,000,000	1,000,000	0
Earthquake	See Policy	See Policy	See Policy
Crime (Other than Employee Dishonesty)	150,000		500
Employee Dishonesty	150,000		250
Legal Defense Coverage	50,000		0

Authorized
Representative



Date 6/1/2023

Summary of Coverage Updates

Cyber Liability

- Despite a difficult and changing cyber market, we are still able to provide cyber coverage to you at no additional charge. The coverage limit will remain unchanged at a \$1 million per member subject to a \$10 million-dollar aggregate limit for KALF as a whole.
- New sub-limits have been added as follows:

<u>Coverage Line</u>	<u>Sublimit</u>
Privacy Response	\$500,000
Regulatory Fines and Penalties	\$500,000
PCI DSS Assessments	\$500,000
Network Interruption/Electronic Equipment/Electronic Data	\$250,000

General Liability

- Language has been added which follows the industry trend to exclude claims related to polyfluoroalkyl substances which are “forever chemicals” used in some products and linked to various cancers, birth defects, kidney disease and other health concerns.

Property

- Due to reinsurance changes, a deductible has been added to the earthquake coverage for all members located in the New Madrid Zone (Ballard, Caldwell, Calloway, Carlisle, Crittenden, Fulton, Graves, Henderson, Hickman, Hopkins, Livingston, Lyon, Marshall, McCracken, Trigg, Union and Webster counties) which is equal to 2% of the value of the insured property.
- Language has been added to clarify the exclusion for landfill original material (i.e. trash and debris), landfill liners or similar landfill barrier(s), natural or manmade.

KACo Workers Compensation Fund - Payroll Audit

Member Name: North Mercer Water District
Member #: 0553
Policy Number: WC2022-0553
Policy Period: 7/1/2022 - 7/1/2023

658

Coverage administered under: KACo Workers Compensation
In the State of: KY

Class	Class Description	Coverage	Estimated Payroll	Estimated Premium	Actual Payroll	Actual Premium
7520	Waterworks operations & drivers	3.93	\$325,000	\$12,772.50	\$357,044	\$14,031.83
8742	Professional Employees	0.48	\$30,000	\$144.00	\$27,800	\$133.44
8810	Clerical office employees	0.23	\$225,000	\$517.50	\$232,664	\$535.13

Subtotal for Classes		\$13,434.00	\$14,700.40
Prorata Adjustment	1.0000	13,434.00	14,700.00
Experience Modifier	0.8800	(1,612.00)	(1,764.00)
Schedule Credits	0.6700	(3,901.00)	(4,269.00)
Premium Discounts:		0.00	0.00
Premium Subtotal		7,921.00	8,667.00
Minimum Premium		350.00	350.00
Tax Fund		550.00	601.00
Total Annual Premium		\$8,471.00	\$9,268.00

Invoice Number: P220037
 Invoice Date: 10/11/2023
 Invoice Due Date: 02/29/2024

Please remit payment with a copy of this invoice to:

KACO Workers Compensation
400 Englewood Drive
Frankfort, KY 40601

Additional Premium Due

\$797.00

Please note: Effective March 1, 2024, any outstanding balance due on this premium will accrue a compounding monthly interest charge of 0.5% (minimum \$5 charge). To make certain no interest is charged, be sure to make full payment visibly postmarked no later than February 29, 2024.

* If you have any questions, please call 1-800-264-5226

pd

10-30-23

ch# 18377



Invoice

Kentucky Association of Counties All Lines Fund

400 Englewood Drive
Frankfort, KY 40601
Tel: 1-800-264-5226
Fax: 1-502-875-8240

Invoice Number K230629
Invoice Date 06/01/2023
Due Date 08/01/2023

Insured Name and Address

Member Number 0217

North Mercer Water District
PO Box 79
Salvisa, KY 40372

Contact(s)

<u>First Name</u>	<u>Last Name</u>	<u>Title</u>	<u>Telephone</u>	<u>Fax</u>	<u>Email</u>
Mischell	Lee	Manager	(859)865-2292	(859)865-4572	mlee@northmercerwater.org

Invoice Detail

<u>Effective Date</u>	<u>Description</u>	<u>Premium</u>	<u>Amount Due</u>
07/01/2023	Annual Premium for 2023-2024 Policy Renewal	\$35,339.00	\$35,339.00
		Total Due	\$35,339.00

Payment Options:

- Option 1: Save 1%; pay \$34,985.61 by due date
- Option 2: Pay 50% by due date; and 3 subsequent equal monthly payments
50 % = \$17,669.51 plus 3 monthly payments of \$5,889.83

651
pd 7-13-23 *ch# 18040*

Please Note: Effective January 1, 2024, any outstanding balance due on this premium will accrue a compounding monthly interest charge of 0.5%. To make certain no interest is charged, be sure to make full payment postmarked no later than December 31, 2023.

Servicing Agency

Kentucky Association of Counties All Lines Fund
1-800-264-5226

For claims service please call:
1-866-367-5226

Please return a copy of this invoice with your payment

KACo WORKERS COMPENSATION FUND

400 Englewood Drive
Frankfort, KY 40601
1-800-264-5226

CERTIFICATE OF WORKERS COMPENSATION COVERAGE

KACO W/C-4

ITEM 1 - Name and Address of Insured:
North Mercer Water District
PO Box 79
Salvisa, KY 40372

ITEM 2 - Certificate Number: WC2023-0553

ITEM 3 - Effective Date: Saturday, July 01, 2023 Expiration Date: Monday, July 01, 2024
12:01 A.M., standard time at the address of the Insured as stated herein.
Cancellation Notice: 60 Days - Pursuant to KRS 304.50

ITEM 4 - Coverage under this Certificate applies to the Kentucky Workers Compensation Law. (KRS 342)

ITEM 5 - Company's Limit of Indemnity Each Occurrence:

(a) For Workers Compensation:	Statutory
(b) For Employers Liability:	\$2,500,000

ITEM 6 - Workers Compensation Premium: \$8,261.00

ITEM 7 - Special Fund Tax: \$573.00

ITEM 8 - **TOTAL PREMIUM:*** **\$8,834.00**

pd.
7-13-23
CM # 18041

653

ITEM 9 - Payment Options:

(1) Full payment by 8/1/2023. 1% discount applied = \$8,745.66

(2) 50% payment by 8/1/2023 and 3 subsequent equal monthly pmts. on balance.
50% = \$4,417.01 Plus 3 monthly payments of \$1,472.33

Please Note: Effective January 1, 2024 any outstanding balance due on this premium will accrue a compounding monthly interest charge of 0.5%. To make certain no interest is charged, be sure to make full payment postmarked no later than December 31, 2023

* An invoice accompanies this declaration for the total amount due.

This Certificate of Coverage shall not be binding of the KACo Workers Compensation Fund unless countersigned by a duly authorized representative of the Fund.

THIS COVERAGE HAS BEEN PLACED WITH A WORKERS COMPENSATION SELF-INSURED GROUP WHICH HAS RECEIVED A CERTIFICATE OF FILING FROM THE COMMONWEALTH OF KENTUCKY. CLAIMS AGAINST GROUP MEMBERS ARE NOT COVERED BY THE KENTUCKY INSURANCE GUARANTY ASSOCIATION.

Dated at Frankfort, Kentucky this 1st day of June, 2023

Kris Dunn
Kris Dunn, Associate Director of Insurance

KACo
Making Workers Comp Work in Kentucky

Carpenter Warren Insurance Agency, Inc.

Established 1927

271 W SHORT ST, SUITE 304
271 West Short Street, Suite 304
Lexington. Kv. 40507
(859) 252-6691

To North Mercer Water District
Board of Commissioners
PO Box 79
Salvisa, KY 40372

INVOICE DATE: 2/10/2023
PROVIDING CO. OHIO CASUALTY CO
POLICY NUMBER LSF033455

COVERAGE FROM	COVERAGE TO		Premium Due	CREDIT	AMOUNT
02/10/2023	02/10/2024	ENCROACHMENT BOND	As Per Policy		101.80
		Payment Schedule ANNUAL			

679

pol
2-15-23
CHH 17589

**PAYMENT DUE on effective date. Please remit to
Carpenter-Warren Insurance Agency Inc., above address.**

1.5% PER MONTH INTEREST CHARGE (18% PER ANNUM)

WE TRUST YOU WILL FIND THE ABOVE ISSUED IN PROPER FORM.
HOWEVER IF ANY CHANGES ARE NECESSARY, PLEASE ADVISE.
YOUR BUSINESS IS SINCERELY APPRECIATED.

Balance Due \$101.80

**Kentucky Association of Counties
KACO All Lines Fund Statement of Values
11/29/2022**

North Mercer Water District

Member Number 0217

Summary of Coverage

Coverage				Deductible
General Liability (Per OCC/AGG)	1,000,000		3,000,000	0
Law Enforcement (Per OCC/AGG)	NCD		NCD	NCD
Errors/Omissions (Per OCC/AGG)	1,000,000		3,000,000	1,000
Employment Practices (Per claim / AGG)	1,000,000		3,000,000	1,000
Retroactive Date: 07/01/2004				
Cyber Liability (Per claim / AGG)				
Retroactive Date: 07/01/2015		See Policy		2,500
Auto Liability (CSL)		1,000,000		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		0
Flood (Excluding Special Hazard Area Flood - Zones A & V)		1,000,000		0
Earthquake		See Policy		25,000
Crime (Other than Employee Dishonesty)		150,000		500
Employee Dishonesty		150,000		250
Legal Defense Coverage		50,000		0

Carpenter Warren Insurance Agency, Inc.

Established 1927

271 W SHORT ST, SUITE 304
271 West Short Street, Suite 304
Lexington. Kv. 40507
(859) 252-6691

To North Mercer Water District
Board of Commissioners
PO Box 79
Salvisa, KY 40372

INVOICE DATE: 2/10/2023
PROVIDING CO. OHIO CASUALTY CO
POLICY NUMBER LSF033455

COVERAGE FROM	COVERAGE TO		Premium Due	CREDIT	AMOUNT
02/10/2023	02/10/2024	ENCROACHMENT BOND	As Per Policy		101.80
		Payment Schedule ANNUAL	679	pol 2-15-23 CUH 17589	

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YOUR BUSINESS IS SINCERELY APPRECIATED.

Balance Due \$101.80

KACo WORKERS COMPENSATION FUND

400 Englewood Drive
Frankfort, KY 40601
1-800-264-5226

CERTIFICATE OF WORKERS COMPENSATION COVERAGE

KACO W/C-4

- ITEM 1 -** Name and Address of Insured:
North Mercer Water District
PO Box 79
Salvisa, KY 40372
- ITEM 2 -** Certificate Number: WC2022-0553
- ITEM 3 -** Effective Date: Friday, July 01, 2022 Expiration Date: Saturday, July 01, 2023
12:01 A.M., standard time at the address of the Insured as stated herein.
Cancellation Notice: 60 Days - Pursuant to KRS 304.50
- ITEM 4 -** Coverage under this Certificate applies to the Kentucky Workers Compensation Law. (KRS 342)
- ITEM 5 -** Company's Limit of Indemnity Each Occurrence:
(a) For Workers Compensation: Statutory
(b) For Employers Liability: \$2,500,000
- ITEM 6 -** Workers Compensation Premium: \$7,921.00
- ITEM 7 -** Special Fund Tax: \$550.00
- ITEM 8 -** **TOTAL PREMIUM:*** **\$8,471.00**
- ITEM 9 -** Payment Options:

- (1) Full payment by 8/1/2022. 1% discount applied = \$8,386.29
- (2) 50% payment by 8/1/2022 and 3 subsequent equal monthly pmts. on balance.
50% = \$4,235.51 Plus 3 monthly payments of \$1,411.83

Please Note: Effective January 1, 2023 any outstanding balance due on this premium will accrue a compounding monthly interest charge of 0.5%. To make certain no interest is charged, be sure to make full payment postmarked no later than December 31, 2022

* An invoice accompanies this declaration for the total amount due.

This Certificate of Coverage shall not be binding of the KACo Workers Compensation Fund unless countersigned by a duly authorized representative of the Fund.

THIS COVERAGE HAS BEEN PLACED WITH A WORKERS COMPENSATION SELF-INSURED GROUP WHICH HAS RECEIVED A CERTIFICATE OF FILING FROM THE COMMONWEALTH OF KENTUCKY. CLAIMS AGAINST GROUP MEMBERS ARE NOT COVERED BY THE KENTUCKY INSURANCE GUARANTY ASSOCIATION.

Dated at Frankfort, Kentucky this 26th day of May, 2022


Kris Dunn, Associate Director of Insurance

KACo
Making Workers Comp Work in Kentucky

658

DL 7-10-22
chk # 16902



Invoice

Kentucky Association of Counties All Lines Fund

400 Englewood Drive
 Frankfort, KY 40601
 Tel: 1-800-264-5226
 Fax: 1-502-875-8240

Invoice Number K220452
Invoice Date 05/25/2022
Due Date 08/01/2022

Insured Name and Address

North Mercer Water District
 PO Box 79
 Salvisa, KY 40372

Member Number 0217

657

Contact(s)

<u>First Name</u>	<u>Last Name</u>	<u>Title</u>	<u>Telephone</u>	<u>Fax</u>	<u>Email</u>
Mischell	Lee	Manager	(859)865-2292	(859)865-4572	mlee@northmercerwater.org

Invoice Detail

<u>Effective Date</u>	<u>Description</u>	<u>Premium</u>	<u>Amount Due</u>
07/01/2022	Annual Premium for 2022-2023 Policy Renewal	\$30,434.00	\$30,434.00
Total Due			\$30,434.00

Payment Options:

- Option 1: Save 1%; pay \$30,129.66 by due date
- Option 2: Pay 50% by due date; and 3 subsequent equal monthly payments
 50 % = \$15,217.01 plus 3 monthly payments of \$5,072.33

Please Note: Effective January 1, 2023, any outstanding balance due on this premium will accrue a compounding monthly interest charge of 0.5%. To make certain no interest is charged, be sure to make full payment postmarked no later than December 31, 2022.

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 7-10-22
 ch#
 16903

Servicing Agency
 Kentucky Association of Counties All Lines Fund
 1-800-264-5226

For claims service please call:
 1-866-367-5226

Please return a copy of this invoice with your payment



KACo Unemployment Insurance Fund
400 Englewood Drive
Frankfort, KY 40601
(502) 223-7667

BILL TO
North Mercer Water District PO Box 79 Salvisa KY 40372-0079

DATE	INVOICE #
2/23/2022	CY22320

658

DESCRIPTION	PREMIUM	TOTAL DUE
2022 Unemployment Insurance Premium	269.50	269.50
Discount .35% for calendar year 2022	-10.00%	-26.95
		\$242.55

pd
3-09-22
CU# 16547

10% discount is available if paid by July 31, 2022.

Please make check payable to KACo UI Fund.
Return one copy of this invoice with payment.

Carpenter Warren Insurance Agency, Inc.

Established 1927

271 W SHORT ST, SUITE 304
271 West Short Street, Suite 304
Lexington. Kv. 40507
(859) 252-6691

To North Mercer Water District
Board of Commissioners
PO Box 79
Salvisa, KY 40372

INVOICE DATE: 2/10/2022
PROVIDING CO. OHIO CASUALTY CO
POLICY NUMBER LSF033455

COVERAGE FROM	COVERAGE TO		Premium Due	CREDIT	AMOUNT
02/10/2022	02/10/2023	ENCROACHMENT BOND	As Per Policy		101.80
		Payment Schedule ANNUAL		679 Call add Commissioners	

**PAYMENT DUE on effective date. Please remit to
Carpenter-Warren Insurance Agency Inc., above address.**

1.5% PER MONTH INTEREST CHARGE (18% PER ANNUM)

WE TRUST YOU WILL FIND THE ABOVE ISSUED IN PROPER FORM.
HOWEVER IF ANY CHANGES ARE NECESSARY, PLEASE ADVISE.
YOUR BUSINESS IS SINCERELY APPRECIATED.

Balance Due \$101.80

fel
1-20-22
Ch # 16388