



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 K230588
Invoice Date 06/01/2023
Due Date 08/01/2023

Insured Name and Address**Member Number** 0377

Hyden-Leslie County Water District
PO Box 906
Hyden, KY 41749

Contact(s)

<u>First Name</u>	<u>Last Name</u>	<u>Title</u>	<u>Telephone</u>	<u>Fax</u>	<u>Email</u>
L.J.	Turner	Manager	(606)672-2791	(606)672-7510	hlwater@tds.net

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	\$52,473.00	\$52,473.00
		Total Due	\$52,473.00

Payment Options:

- Option 1: Save 1%; pay \$51,948.27 by due date
- Option 2: Pay 50% by due date; and 3 subsequent equal monthly payments
50 % = \$26,236.50 plus 3 monthly payments of \$8,745.50

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

Kentucky Association of Counties

All Lines Fund

400 Englewood Drive

Frankfort, KY 40601

Declarations Page

Policy Number P&C0377

Insured Name and Address

Hyden-Leslie County Water District

PO Box 906

Hyden, KY 41749

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

For customer service please call

(800)264-5226

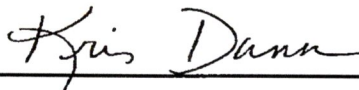
Issued: 06/01/2023

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)	3,000,000	5,000,000	500
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) Retroactive Date: 07/01/2003	3,000,000	3,000,000	1,000
Cyber Liability (Per claim / AGG) Retroactive Date: 07/01/2015	See Policy	See Policy	2,500
Auto Liability (CSL)	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)	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.