

**WORKERS COMPENSATION AND EMPLOYERS' LIABILITY  
INSURANCE POLICY – INFORMATION PAGE**

**INSURER:**  
**INSURANCE COMPANY OF THE WEST**

**POLICY NO:** WKY 5066119 02

**RENEWAL OF:** WKY 5066119 01

NCCI Company No: 19593

Account No:

N.J. Taxpayer Identification No.

**ITEM 1. NAMED INSURED AND MAILING ADDRESS:**  
**WEBSTER COUNTY WATER DISTRICT**  
**478 US HIGHWAY 41A S**  
**DIXON KY 42409**

**PRODUCER NAME AND ADDRESS:**  
**E.M. FORD & CO., LLC**  
**600 FREDERICA ST**  
**OWENSBORO KY 42301**

**PRODUCER NO.:** 0010682

**LEGAL ENTITY:** GOVERNMENT ENTITY

**OTHER WORKPLACES NOT SHOWN ABOVE:** (See Workers Compensation Classification Schedule)

**ITEM 2. POLICY PERIOD:** From: 07-01-2024 To: 07-01-2025

Effective 12:01 A.M. Standard Time at the Insured's mailing address.

**ITEM 3. COVERAGE:**

A. Workers Compensation Insurance: Part One of the policy applies to the Workers Compensation Law of the states listed here:  
**KY**

B. Employers' Liability Insurance: Part Two of the policy applies to work in each state listed in Item 3.A. The limits of liability under Part Two are:

Bodily Injury by Accident:	\$ 1,000,000	each accident
Bodily Injury by Disease:	\$ 1,000,000	policy limit
Bodily Injury by Disease:	\$ 1,000,000	each employee

C. Other States Insurance: Part Three of the policy applies to the states, if any, listed here:

**AL AK AZ AR CA CO CT DE DC FL GA HI ID IL IN IA KS LA ME MD MA MI**  
**MN MS MO MT NE NV NH NJ NM NY NC OK OR PA RI SC SD TN TX UT VT VA**  
**WV WI**

D. This Policy includes these Endorsements and Schedules:  
See Schedule of Forms and Endorsements.

**ITEM 4. PREMIUM:** The premium for this Policy will be determined by our Manuals of Rules, Classifications, Rates and Rating Plans. All information required on the Workers Compensation Classification Schedule is subject to verification and change by audit.

Minimum Premium: \$	500	Total Estimated	
Audit Period: <b>ANNUAL</b>		Annual Premium: \$	3,117

Issued At: **Kentucky, FL**

Date: **07-10-24**

Countersigned by \_\_\_\_\_

**Insurance Company of the West**

PO Box 509039  
San Diego, CA 92150-9039

**Standard Workers' Compensation  
and Employers' Liability Policy**

**Named Insured:** WEBSTER COUNTY WATER DISTRICT

**Agent Name:** E.M. FORD & CO., LLC

**Policy Number:** WKY 5066119 02

**Policy Period:** 07-01-2024 To 07-01-2025

**Agent No:** 0010682

Schedule Page: Page 1

NAMED INSURED AND LOCATION SCHEDULE

001 WEBSTER COUNTY WATER DISTRICT  
478 US HIGHWAY 41A S  
DIXON KY 42409

FEIN: 61-0944225  
SIC Code: 4941  
# EMP : 9  
PHONE # : (270) 639-9010

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San Diego, CA 92150-9039

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**Agent Name:** E.M. FORD & CO., LLC

**Policy Period:** 07-01-2024 To 07-01-2025

**Agent No.** 0010682

Schedule Page: Page 1

EXTENSION OF INFORMATION PAGE

CLASSIFICATIONS SCHEDULE

St Loc	Code No.	Classifications	Premium Basis Total Estimated Annual Remuneration	Rate Per \$100 of Remuneration	Estimated Annual Premium
KENTUCKY 0001-01		WEBSTER COUNTY WATER DISTRICT FEIN # 61-0944225 SIC CODE 4941 NAICS CODE 221310  478 US HIGHWAY 41A S DIXON KY 42409			
	7520	WATERWORKS OPERATION & DRIVERS.	\$ 265,000	1.60	\$ 4,240.00
	8810	CLERICAL OFFICE EMPLOYEES NOC.	\$ 156,400	.11	\$ 172.00

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**Policy Number:** WKY 5066119 02

**Agent Name:** E.M. FORD & CO., LLC

**Policy Period:** 07-01-2024 To 07-01-2025

**Agent No.** 0010682

Schedule Page: Page 2

EXTENSION OF INFORMATION PAGE

CLASSIFICATIONS SCHEDULE

St Loc	Code No.	Classifications	Premium Basis Total Estimated Annual Remuneration	Rate Per \$100 of Remuneration	Estimated Annual Premium
		TOTAL CLASS PREMIUM			\$ 4,412.00
9812		INCREASED LIMITS OF LIABILITY 1.011			\$ 49.00
9848		INCREASED LIMITS OF LIABILITY BALANCE TO MINIMUM			\$ 71.00
		TOTAL SUBJECT PREMIUM			\$ 4,532.00
		TOTAL MODIFIED PREMIUM			\$ 4,532.00
9887		SCHEDULE MODIFICATION .60			\$ -1,813.00
		STANDARD TOTAL			\$ 2,719.00
0900		EXPENSE CONSTANT			\$ 140.00
9740		TERRORISM .006			\$ 25.00
		CATASTROPHE (OTHER THAN CERTIFIED ACTS OF TERRORISM) .01			\$ 42.00
		TOTAL ESTIMATED PREMIUM			\$ 2,926.00
9688		KY SF (NON-COAL) SURCHARGE 1.0653			\$ 191.00
		TOTAL			\$ 3,117.00
<b>POLICY TOTAL ESTIMATED COST</b>					<b>\$ 3,117.00</b>