KENTUCKY LEAGUE OF CITIES INSURANCE SERVICES (KLCIS)

LIABILITY COVERAGE DECLARATIONS

Name of Insured: East Logan Water District, Inc.

Policy Number: L5629-2026-27893

Address: 333 S. Franklin Street
Russellville, Kentucky 42276

Agent of Record: Sharon Shanklin, LLC

Coverage Period: from **7/1/2026** at 12:01a.m. Standard (or Daylight) time to **7/1/2027** 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 7/1/2026-7/1/2027 Installment
Commercial General Liability	$3,000,000	$0	$2,321.00
Garage Keepers Liability	No Coverage	No Coverage	No Coverage
Public Officials Liability	$3,000,000	$0	$2,321.00
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	$4,000.50
Auto Physical Damage	Actual Cash Value	See Vehicle Schedule	$877.13
Cyber Liability	Refer to 2026 Cyber Summary	Refer to 2026 Cyber Summary	$500.00
TOTAL PREMIUM			**$10,019.63**

***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:	
Loss Control, GL Liability Review	0%
Loss Control, PO Liability Review	0%
Loss Control, Auto Liability Review	0%

PRIOR ACTS COVERAGE

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.

General Liability	
Public Officials Liability	
Employee Benefits Liability	
Law Enforcement Liability	

Basic Coverage Forms: KLCIS-GL'2025, KLCIS-PO'2025, KLCIS-BA'2025

Endorsements:

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	$3,000,000	Per Occurrence
Hazardous Response Team	$3,000,000	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 Suzanne Ford

5/27/2026

(Authorized Agent) Date

KENTUCKY LEAGUE OF CITIES INSURANCE SERVICES

Schedule of Covered Vehicles

Name of Insured: East Logan Water District, Inc.

Policy Number: L5629-2026-27893 **Effective Date:** 7/1/2026

No.	Mem Veh#	Year	Make and Model	VIN #	DEDUCTIBLES Collision	Comp	Premium
1		2010	Ford E-250 Cargo Van	5995	$500	$500	$836.29
2		2016	Ford F-350	8967	$500	$500	$801.11
3		2018	Ford F-150 XLT	6943	$500	$500	$844.50
4		2016	Ford F-150	1629	$500	$500	$766.69
5		2019	Ford F-150	1767	$500	$500	$901.61
6		2015	Ford F-250 Diesel	1745	$500	$500	$727.43
					Grand Total:		$ 4,877.63

East Logan Water District, Inc.

2026 Cyber Summary

Name of Insured:	East Logan Water District, Inc.
Effective Date:	7/1/2026
Expiration Date:	7/1/2027

In return for your payment of the cyber liability premium, and subject to all the terms of Policy #F197598-01, insurance will be provided as summarized below. This insurance summary is provided as verification of the coverage. The coverage is provided through a group policy purchased for the Named Insured by the Kentucky League of Cities Insurance Services. This is a separate policy contract not related to or a part of any other insurance policy provided to you from the Kentucky League of Cities Insurance Services.

Risk e-Business Cyber Loss and Cyber Liability

	Great American Insurance Company
Member Annual Aggregate Limit	$1,000,000
Policy Annual Aggregate Limit All Members	$10,000,000
Retention (Deductible)*	$50,000
Data & Network Liability	$1,000,000 Each Claim/$1,000,000 Aggregate
Electronic Media	$1,000,000 Each Claim/$1,000,000 Aggregate
Cyber Extortion - Ransomware	$300,000 Each Claim/$1,000,000 Aggregate
Regulatory Defense and Penalties	$1,000,000 Each Claim/$1,000,000 Aggregate
Reputational Loss	$1,000,000 Each Claim/$1,000,000 Aggregate
Business Interruption Loss	$1,000,000 Each Claim/$1,000,000 Aggregate
Contingent Business Interruption Loss	$500,000 Each Claim/$1,000,000 Aggregate
Payment Card Industry Liabilities & Costs	$1,000,000 Each Claim/$1,000,000 Aggregate
Cyber Crime	$100,000 Each Claim/$1,000,000 Aggregate
Data Recovery Costs	$1,000,000 Each Claim/$1,000,000 Aggregate
Betterment Expense	$100,000 Each Claim/$1,000,000 Aggregate
Reward Expense	$100,000 Each Claim/$1,000,000 Aggregate
Attendance Expense (Hearings/Trials)	$100,000 Each Claim/$1,000,000 Aggregate

CLAIM & POTENTIAL CLAIM NOTICES REQUIRED SHALL BE ADDRESSED TO:

Kentucky League of Cities Insurance Services
100 East Vine Street, Suite 800
Lexington, KY 40507
Fax: 859.977.3703
Phone: 866.545.7800

Electronic copies of the complete Risk e-Business Cyber Loss and Cyber Liability group policy are available upon request.
*Lower deductibles are available upon confirmation of levels for multi-factor authentication, data backup and disaster recovery, advanced threat protection and endpoint detection and response.

Quotes for Cyber Extortion Limits of $1,000,000 Each Claim/$1,000,000 Each Occurrence are available for discussion upon request. These requests can be addressed to sreed@klc.org.

What to do in a crisis?

Our retained crisis management consultants, Security Exchange Ltd are available globally 24/7 to advise and assist our insured clients; and to respond to emergency situations involving active assailant incidents.

CRISIS LINE
+1 312-500-5093

In the event of an incident which may be covered under the terms of the policy, Security Exchange Emergency 24-hour Crisis Line must be informed immediately.

When calling the Crisis Line you will be asked for your name, company, contact telephone number and policy number (if available). These details will be escalated and a case manager will call back as soon as possible.

NOTIFICATION OF AN INCIDENT TO SECURITY EXCHANGE DOES NOT CONSTITUTE NOTIFICATION UNDER THE POLICY. THE ROLE OF THE CRISIS CONSULTANTS IS LIMITED TO PROVIDING IMMEDIATE ASSISTANCE AND GUIDANCE TO THE ASSURED IN THE EVENT OF AN ACTUAL OR THREATENED INSURED EVENT. CONSULTANTS DO NOT HAVE THE AUTHORITY ON BEHALF OF UNDERWRITERS TO DEAL WITH MATTERS OF POLICY COVERAGE OR THE APPLICATION OF POLICY TERMS AND CONDITIONS.

www.markelinternational.com

SECURITY EXCHANGE

KLC Insurance Services

MARKEL®

0420

Active Assailant Policy

Policy Number: J-USN230006875	
Policy Period: From: 07/01/2026 12:01 am local standard time **To:** 07/01/2027 12:01 am local standard time	
Coverage Provided By: Kentucky League of Cities Insurance Services	
Original Insured(s): Active members of the Property or Liability Kentucky League of Cities Insurance Services Programs	
Law and Jurisdiction: Kentucky, United State of America	**Service of Suit Nominee:** Secretary, Legal Department, Markel Service Incorporated, Ten Parkway North, Deerfield, Illinois 60015

Insured Details:

Insured Locations: All property declared.

Policy Limits:

Property Damage	**Limits:** USD 250,000 per member	**Deductible:** None
Time Element	**Limits:** USD 250,000 per member	**Deductible:** 24 hours any one **Occurrence** **Deductible iro Denial of Access:** 6 hours any one **Occurrence**
Third Party Liability	**Limits:** USD 250,000 per member	**Deductible:** USD 5,000 any one **Occurrence**

Ancillary Support	Coverage:	Limits:	Deductible:
	Medical and dental expenses	USD 20,000 per person	None
	Counselling costs	USD 10,000 per injured person USD 5,000 per non-injured person	None
	Funeral costs	USD 10,000 per person USD 150,000 per member	None
	Crisis management service	USD 100,000 per member	None
	Employee retraining costs	USD 10,000 per person	None
	Replacement employee recruitment costs	USD 250,000 per member	None

Aggregate limit across all coverage sections

Per Member	**Limit:** USD 250,000 any one **Occurrence** and in the annual aggregate
Annual Aggregate	**Limit:** USD 1,000,000 in the annual aggregate for all members of Kentucky League of Cities Property & Liability program

Express Warranties & Subjectivities:

Warranted no known or reported losses or incidents of the type of event covered under this policy prior to 07/01/2020.

Endorsements:

KLCIS City Sponsored Event Endorsement – included in coverage form

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KENTUCKY LEAGUE OF CITIES INSURANCE SERVICES by

Suzanne Reed

(Authorized Agent)

5/27/2026
Date