KENTUCKY LEAGUE OF CITIES INSURANCE SERVICES (KLCIS)

PROPERTY COVERAGE DECLARATIONS

Name of Insured:	East Logan Water District, Inc.
Policy Number:	P5629-2026-27624
Mailing 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.

In return for the payment of the contribution, and subject to all the terms of this certificate, KLCIS and the Trust agree with the above to provide the coverage as stated in the Declaration. Refer to the attached Property Coverage Document for details of coverage provided.

All Real & Personal Property per attached Statement of Values.

TYPE OF COVERAGE	**LIMIT OF COVERAGE**	
Building and Personal Property	$3,546,202	Per Occurrence
Scheduled Equipment	$283,820	Per Occurrence
Fine Arts	No Coverage	Per Occurrence
Valuable Papers	$500,000	Per Occurrence
Flood **(ZONES B,C, AND X ONLY)**	$3,830,022 $50,000,000	Per Occurrence Annual Aggregate for All Participating Members
Earthquake	$100,000,000	Annual Aggregate for All Participating Members See Earthquake endorsement for applicable limit for each region.
Terrorism Damage	$3,830,022	Per Occurrence
Business Income/Extra Expense/Rental Value	$2,000,000	Per Occurrence
Transportation	$500,000	Per Conveyance / Per Occurrence

Equipment Breakdown Protection Coverage Limits

Combined Property Damage, Business Income / Extra Expense	$50,000,000	Per Breakdown and annual aggregate for all participating members
Utility Interruption	$2,000,000	Per Breakdown
Coverage applies only if the interruption of service lasts at least 24 consecutive hours, see deductible		
Newly Acquired Locations	$1,000,000	Per Breakdown
Number of Days Coverage		30 days
Ordinance or Law	$100,000	Per Breakdown
Expediting Expenses	$2,500,000	Per Breakdown
Spoilage	$25,000	Per Breakdown

These following limits are part of, not in addition to, the Property Damage Limit Per Breakdown

Water Damage	$100,000	Per Breakdown
Hazardous Substances	$100,000	Per Breakdown
Data and Media	$25,000	Per Breakdown
Ammonia Contamination	$25,000	Per Breakdown
Consequential Loss	$25,000	Per Breakdown

DEDUCTIBLES

Per Occurrence on All Perils Other Than Flood, Earthquake unless otherwise stated.	$1,000
Per Occurrence for Earthquake	$25,000 or 2% of TIV's for each damaged location (whichever is greater)
Per Occurrence for Flood	$25,000
Per Occurrence for Scheduled Equipment	$1,000
Per Occurrence for Fine Arts	No Coverage
Per Occurrence for Valuable Papers	$250
Business Income/Extra Expense/Rental Value	24 hours

Equipment Breakdown Protection Deductibles

Damage to Covered Property (excluding electrical transformers), Spoilage, Ammonia, Contamination, Consequential Loss, Newly Acquired Premises	$1,000 per breakdown
Damage to Electrical Transformers	$1.50 per KVA of all damaged transformers, or $1,000, whichever is greater, per breakdown
Business Income/ Extra Expense	24 hours deductible

BASIC COVERAGE FORMS

KLCIS-BPP'2025, KLCIS-PCL'2025, KLCIS-PPC'2025, KLCIS-TRAN'2025, KLCIS-EQUAKE'2025, KLCIS-FL'2025, KLCIS-EB'2025, KLCIS-IF'2025, KLCIS-BI/EE/RENT'2025, KLCIS-TERRORISM'2024

ENDORSEMENTS

KLCIS-PRANIML'2026, KLCIS-EQC'2026, KLCIS-IM'2016, KLCIS-PADDINS'2025, KLCIS-CYBERLMA5400'2024, KLCIS-CYBERATTACK'2024

TOTAL PREMIUM (7/1/2026 - 7/1/2027 Installment) $8,633.11

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.

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

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

Name of Insured:	East Logan Water District, Inc.
Policy Number:	P5629-2026-27624
Effective Date:	7/1/2026

SPECIFICALLY TRAINED ANIMAL COVERAGE ENDORSEMENT

The KLCIS Building & Personal Property Coverage Form (KLCIS-BPP'2025) is amended as follows:
Exclusion b. Animals, contained in section A. Coverage, 2. Property Not Covered is removed only as it pertains to "Specifically Trained Canines".
The following is added to the Building and Personal Property Coverage Form, Section A. Coverage, 1. Covered Property:
d. "Specifically Trained Canines"

A. Coverage
We will pay $15,000 for the death of "Specifically Trained Canines" resulting from accidents, injury, illness or disease. This includes death from "humane destruction". This payment would be applicable for each "Specifically Trained Canine".

B. Additional Coverages
1. Theft – We will pay $15,000 for the theft of "Specifically Trained Canines". Payment will not be made until the "Specifically Trained Canine" has been out of your control for seven days. If we make a payment pursuant to theft and the animal is subsequently found alive, you will return that payment to us. This payment would be applicable for each "Specifically Trained Canine" each policy year.
2. Training Expense – We will pay up to $50,000 for the expenses associated with the purchase and training of a new canine to replace a "Specifically Trained Canine" that has died and for which you have been paid for that death by this endorsement.
3. Veterinary Expense – We will pay up to $1,000 for each "Specifically Trained Canine" each policy year for medical expenses resulting from an injury or surgical procedures necessary to the health of the animal, including post-surgical hospitalization. We will pay up to $100 for each "Specifically Trained Canine" each policy year for "routine veterinary care".

C. Coverage Period
This coverage is effective twenty-four hours a day, seven days a week for as long as you are the sole owner of the "Specifically Trained Canine" and this policy is in force. Coverage ends when you are no longer the sole owner or when this policy has been cancelled.

D. Exclusions
The following exclusions apply to this "Specifically Trained Canine" Endorsement
1. Loss caused by mysterious disappearance or escape;
2. Use of a "Specifically Trained Canine" in any racing or gaming event;
3. Loss caused by intentional neglect or abuse; and
4. Dishonest or criminal acts (including theft) committed by you, any of your employees including temporary employees or authorized representatives

E. "Specifically Trained Canines" Not Covered
   1. "Specifically Trained Canines" not solely owned by you;
   2. "Specifically Trained Canines" that become permanently unfit for or incapable of fulfilling their training purposes, as determined by a licensed veterinarian; and
   3. "Specifically Trained Canines" who have not completed their annual recertification.

F. Definitions
   The following definitions apply to this "Specifically Trained Canine" Endorsement
   1. "Humane Destruction" means destruction of an animal in order to terminate continued suffering that is both incurable and excessive.
   2. "Routine Veterinary Care" means annual physical examination, vaccines, parasite test, dental check and other bloodwork or tests that is recommended by the veterinarian.
   3. "Specifically Trained Canine" means a canine that has been certified and received their discipline accreditation for Patrol, Explosives, Search & Rescue, Electronic Storage Detection or Narcotics or any combination and is required to pass an annual recertification process.

All other terms and conditions of the KLCIS Building & Personal Property Coverage Form (KLCIS-BPP'2025) and the Property Policy Conditions (KLCIS-PPC'2025) remain unchanged.

EQUIPMENT COVERAGE FORM

Various provisions in this policy restrict coverage. Read the entire policy carefully to determine rights, duties and what is and is not covered.

Throughout this policy the words "you" and "your" refer to the Named Insured shown in the Declarations. The words "we", "us" and "our" refer to the Company providing this insurance.

Other words and phrases that appear in quotation marks have special meaning, refer to Section F. — Definitions.

A. Coverage

We will pay for "loss" to Covered Property from any of the Covered Causes of Loss.

1. Covered Property, as used in this Coverage Form, means:

a. Your equipment as scheduled.

b. Similar property of others that is in your care, custody or control as scheduled.

c. Unscheduled equipment in your care that has been leased, borrowed, or rented from others. The most we will pay for "loss" in any one event for such equipment is $500,000. We will cover such equipment in your possession up to 30 days. Any equipment that will be in your possession for a period of longer than 30 days must be added to the equipment schedule effective from the first day of your possession.

d. Un-manned aircraft or Watercraft as scheduled.

e. Your unscheduled equipment $5,000 any one loss.

f. Your employee tools $25,000 any one loss with limitation of $1,500 per tool.

2. Property Not Covered

a. Automobiles, motor trucks, tractors, trailers, and similar conveyances designated for highway use and used for over the road transportation of people or cargo. However, this does not include:

1. Self-propelled vehicles designed and used primarily to carry mounted equipment; or

2. Vehicles designed for highway use that are unlicensed and not operated on public roads.

b. Plans, blueprints, designs or specifications.

c. Loaned, Leased or Rented Property-We do not cover property that you loan, lease or rent to others.

d. Accounts, bills, currency, food stamps, or other evidence of debt, lottery tickets not held for sale, money, notes or securities.

e. Contraband or property in the course of illegal transportation or trade.

3. Covered Causes of Loss

Covered Causes of Loss means RISKS OF DIRECT PHYSICAL "LOSS" to Covered Property except those causes of "loss" listed in the Exclusions.

4. Coverage Extensions

Additionally Acquired Property.

If during the policy period you acquire additional equipment of a type already covered by this form, we will cover such equipment for up to 60 days after you acquire it or until the end of the policy period, whichever occurs first. We will cover such additional equipment for up to:

a. 25% of the Total Limit of Insurance shown in the Declarations; or

b. $150,000,

whichever is the lesser amount.

You agree to report the value of such equipment to us within the 60 day period and to pay an additional premium from the date you acquire it. If you do not report such equipment, coverage will cease automatically 60 days after the date the equipment is acquired, or at the end of the policy period, whichever occurs first.

5. Additional Coverages

a. Debris Removal

1. We will pay your expenses to remove debris of Covered Property caused by or resulting from a Covered Cause of Loss that occurs during the policy period. The expenses will be paid only if they are reported to us in writing within 180 days of the earlier of:

   a. The date of direct physical "loss"; or

   b. The end of the policy period.

2. We will pay up to $25,000 for any debris removal expense in any one occurrence.

3. This coverage extension for debris removal does not apply to costs to:

   a. Extract "pollutants" from land or water; or

   b. Remove, restore or replace polluted land or water.

b. Pollutant Cleanup and Removal

1. We will pay your expenses to extract "pollutants" from land or water if the release, seepage, migration, escape, discharge or dispersal of the "pollutants" is caused by or results from a Covered Cause of Loss to Covered Property that occurs during the policy period. The expenses will be paid only if they are reported to us in writing within 180 days of the covered loss.

2. The most we will pay under this Coverage Extension is $25,000 for the sum of all such expenses arising out of Covered Causes of Loss occurring during each separate 12 month period of this policy.

c. Rental Expense Reimbursement

We will reimburse your rental expenses should a covered "loss" to equipment you own make it necessary to rent replacement equipment to continue your normal operations of the work in progress. We will reimburse these rental expenses provided you do not have equivalent idle equipment you can use and you restore or replace the lost or damaged equipment as soon as possible. Our reimbursement is limited to rental expenses incurred during the period of time beginning seventy-two (72) hours after the "loss" has occurred and continuing until the equipment has been restored, released or is no longer needed, whichever occurs first. The period of reimbursement will not be limited by the policy expiration date.

The most we will pay for all rental expense is $1,500 per policy period and $500 for any one day.

d. Fire Department Service Charge

When the fire department is called to save or protect Covered Property from a Covered Cause of Loss, we will pay up to $10,000 for your liability for fire department service charges:

1. Assumed by contract or agreement prior to loss; or

2. Required by local ordinance.

A deductible does not apply to this Additional Coverage.

e. Fire Protection Devices

We will pay the expenses you incur to recharge or refill any fire protection device discharged as a result of fire or explosion. This Additional Coverage does not apply while actual work is being performed upon the fire protection system or while it is being tested.

The most we will pay under this Additional Coverage is $1,000.

A deductible does not apply to this Additional Coverage.

B. Exclusions

1. We will not pay for a "loss" caused directly or indirectly by any of the following. Such "loss" is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the "loss".

    a. Governmental Action

    Seizure or destruction of property by order of governmental authority.

    But we will pay for acts of destruction ordered by governmental authority and taken at the time of a fire to prevent its spread if the fire would be covered under this Coverage Form.

    b. Nuclear Hazard

        1. Any weapon employing atomic fission or fusion, whether in time of peace or war; or

        2. Nuclear reaction or radiation, or radioactive contamination, however caused.

    But we will pay for direct "loss" caused by resulting fire if the fire would be covered under this Coverage Form.

    c. War And Military Action

        1. War, including undeclared or civil war;

        2. Warlike action by a military force, including action in hindering or defending against an actual or expected attack, by any government, sovereign or other authority using military personnel or other agents; or

        3. Insurrection, rebellion, revolution, usurped power or action taken by governmental authority in hindering or defending against any of these.

2. We will not pay for a "loss" caused by or resulting from any of the following:

    a. "Loss" caused by or resulting from loss of use, business interruption, delay, or loss of market.

    b. Missing property where the only proof of "loss" is unexplained or mysterious disappearance of covered property, or shortage of property discovered on taking inventory, or any other insurance where there is no physical evidence to show what happened to the covered property.

    c. "Loss" caused by or resulting from release, discharge, seepage, migration, dispersal, or escape of "pollutants" unless the release, discharge, seepage, migration, dispersal, or escape is caused by a "specified cause of loss".

    This exclusion does not apply to covered property in the custody of a carrier for hire.

    d. "Loss" caused by or resulting from voluntary parting with title to or possession of any property because of any fraudulent scheme, trick or false pretense.

    e. "Loss" caused by or resulting from Dishonest Acts by:

        1. You;

        2. Anyone else with an interest in the property;

        3. Your agents or their employees or authorized representatives;

        4. Anyone entrusted with the property, whether in collusion with others or occurring during the hours of employment; or

        5. Your partners, officers, directors, trustees, or joint ventures.

    f. "Loss" caused by or resulting from processing or work upon the property.

    But we will pay for direct "loss" caused by resulting fire or explosion, if these causes of "loss" would be covered under this Coverage Form.

    g. "Loss" caused by or resulting from voluntary parting with any property by you or anyone entrusted with the property if induced to do so by any fraudulent scheme, trick, device or false pretense.

h. "Loss" caused by or resulting from unauthorized instructions to transfer property to any person or to any place.

i. "Loss" caused by or resulting from contamination or deterioration including corrosion; decay; fungus; mildew; mold; rot; rust; wear and tear; or any quality, fault or weakness in the covered property that causes it to damage or destroy itself.

j. Mechanical breakdown or electrical damage to electrical appliances or devices including wiring unless the "loss" is caused by lightning. But if fire results, we will pay for losses caused directly by fire.

k. Marring, scratching, exposure to light, breakage of tubes, bulbs, lamps or articles made largely of glass (except lenses).

l. "Loss" caused by or resulting from overload or weight of a load exceeding the registered lifting or supporting capacity of any machine.

3. Earth Movement

a. Earthquake, including earth sinking, rising or shifting related to such event;

b. Landslide, including any earth sinking, rising or shifting related to such event;

c. Mine subsidence, meaning subsidence of a man-made mine, whether or not mining activity has ceased.

d. Earth sinking (other than sinkhole collapse), rising or shifting including soil conditions which cause settling, cracking or other disarrangement of foundations or other parts of realty. Soil conditions include contraction, expansion, freezing, thawing, erosion, improperly compacted soil, the presence or lack of moisture or water in the soil and the action of water under the ground surface.

But if Earth Movement, as described in b.(1) through (4) above, results in fire or explosion, we will pay for the loss or damage caused by that fire or explosion.

e. Volcanic eruption, explosion or effusion. But if volcanic eruption, explosion or effusion results in fire, building glass breakage or Volcanic Action, we will pay for the loss or damage caused by that fire, building glass breakage or Volcanic Action.

Volcanic action means direct loss or damage resulting from the eruption of a volcano when the loss or damage is caused by:

1. Airborne volcanic blast or airborne shock waves;
2. Ash, dust or particulate matter; or
3. Lava flow

All volcanic eruptions that occur within any 168 hour period will constitute a single occurrence. Volcanic action does not include the cost to remove ash, dust or particulate matter that does not cause direct physical loss or damage to the described property.

C. Limits of Insurance

The most we will pay for "loss" in any one occurrence is the total applicable Limits of Insurance shown in the equipment schedule attached to this policy.

D. Deductible

We will not pay for "loss" in any one occurrence until the amount of the adjusted "loss" before applying the applicable Limits of Insurance exceeds the Deductible shown in the Declarations. We will then pay the amount of the adjusted "loss" in excess of the Deductible, up to the applicable Limits of Insurance.

E. Additional Conditions

The following conditions apply in addition to the Commercial Inland Marine Conditions and the Common Policy Conditions:

1. Coverage Territory

We cover property wherever located within:

a. The continental United States of America; and

b. Canada.

2. Valuation

a. Property

The value of property will be the lesser of the following amounts:

1. The cost of reasonably restoring that property to its condition immediately before "loss"; or
2. The cost of replacing that property with substantially identical new property; or
3. The replacement cost value that applies to the covered property as shown on the equipment schedule.

b. Property of Others

The value of property in your care, custody or control will be the lesser of:

1. The amount for which you are liable; or
2. Actual cash value; or
3. The limit that applies to the covered property.

In the event of "loss", the value of property will be determined as of the time of "loss". We do not cover more than your insurable interest in any property.

3. Inspections and Surveys

1. We have the right to:

a. Make inspections of the equipment at any time to ensure replacement cost values;

b. Give you reports on the conditions we find; and

c. Recommend and endorse changes to values as needed to maintain replacement cost.

F. Definitions

1. "Loss" means accidental loss or damage.
2. "Pollutant" means;

a. Any solid, liquid, gaseous, thermal, or radioactive irritant or contaminant, including acids, alkalis, chemicals, fumes, smoke, soot, vapor, and waste. Waste includes materials to be disposed of as well as recycled, reclaimed or reconditioned.

b. Electrical or magnetic emissions, whether visible or invisible, and sound emissions.

3. "Specified Causes of Loss" – means aircraft; civil commotion; explosion; falling objects; fire; hail; leakage from fire extinguishing equipment; lightning; riot; sinkhole collapse; smoke; sonic boom; vandalism; vehicles; volcanic action; water damage; weight of ice; snow, or sleet; and windstorm.

KENTUCKY LEAGUE OF CITIES INSURANCE SERVICES (KLCIS)

CONDITIONS FOR EQUIPMENT, FINE ARTS & VALUABLE PAPERS

A. **Abandonment**

There can be no abandonment of any property to us,

B. **Appraisal**

If we and you disagree on the value of property or the amount of loss, either may make a written demand for an appraisal of the loss. In this event, each party will select a competent and impartial appraiser. The two appraisers will select an umpire. If they cannot agree, either may request that selection be made by a judge of a court having jurisdiction. The appraiser will state separately the value of the property and the amount of loss. If they fail to agree, they will submit their differences to the umpire. A decision agreed to by any two will be binding. Each party will:

1. Pay its chosen appraiser; and
2. Bear the other expenses of the appraisal and umpire equally.

If there is an appraisal, we will still retain our right to deny the claim.

C. **Duties In The Event of Loss**

You must see that the following are done in the event of loss or damage to Covered Property:

1. Notify the police if a law may have been broken.
2. Give us prompt notice of the loss or damage, including a description of the property involved.
3. As soon as possible, give us a description of how, when and where the loss or damage occurred.
4. Take all reasonable steps to protect the Covered Property from further damage and keep a record of your expenses necessary to protect the Covered Property, for consideration in the settlement of the claim. This will not increase the Limit of Insurance. However, we will not pay for any subsequent loss or damage resulting from a cause of loss that is not a Covered Cause of Loss. Also if feasible, set the damaged property aside and in the best possible order for examination.
5. You will not, except at your own cost, voluntarily make a payment, assume any obligation or incur any expense without our consent.
6. As often as may be reasonably required, permit us to inspect the property proving the loss or damage and examine your books and records. Also permit us to take samples of damaged and undamaged property for inspection, testing and analysis, and permit us to make copies from your books and records.
7. We may examine any insured under oath, while not in the presence of any other insured, and at such times as may be reasonably required, about any matter relating to this insurance or the claim, including an insured's books and records. In the event of an examination, an insured's answers must be signed.
8. Send us a signed, sworn proof of loss containing the information we request to settle the claim. You must do this within 60 days after our request. We will supply you with the necessary forms.
9. Immediately send us copies of any demands, notices, summons or legal papers received in connection with the claim or suit.
10. Cooperate with us in the investigation or settlement of the claims.

D. **Insurance Under Two or More Coverages**

If two or more of this policy's coverages apply to the same loss or damage, we will not pay more than the actual amount of the loss or damage.

E. **Loss Payment**

1. We will give notice of our intentions within 30 days after we receive the sworn proof of loss.
2. We will not pay you more than your financial interest in the Covered Property.
3. We may adjust losses with the owners of loss or damaged property if other than you. If we pay the owners, such payments will satisfy your claim against us for the owners' property. We will not pay the owners more than their financial interest in the Covered property.
4. We may elect to defend you against suits arising from claims of owners of property. We will do this at our expense.
5. We will pay for covered loss or damage within 30 days after we receive the sworn proof of loss if you have complied with all the terms of this Coverage part and;
    a. We have reached agreement with you on the amount of the loss; or
    b. An appraisal award has been made.
6. We will not liable for any part of a loss that has been paid or made good by others.

If there is an appraisal, we will still retain our right to deny the claim.

F. **Other Insurance**

1. You may have other insurance subject to the same plan, terms, conditions and provisions as the insurance under this Coverage Part. If you do, we will pay our share of the covered loss or damage. Our share is the proportion that the applicable Limits of Insurance under this Coverage Part bears to the Limits of Insurance of all insurance covering on the same basis.
2. If there is other insurance covering the same loss or damage, other than that described in 1. above, we will pay only for that amount of covered loss or damage in excess of the amount due from that other insurance, whether you can collect on it or not. But we will not pay more than the applicable Limit of Insurance.

G. **Pair, Sets or Parts**

1. Pair or Set. In case of loss or damage to any part of a pair or set we may:
    a. Repair or replace any part to restore the pair or set to its value before the loss or damage; or
    b. Pay the difference between the value of the pair or set before and after the loss or damage.
2. Parts. In case of loss or damage to any part of Covered Property consisting of several parts when complete, we will only pay for the value of the lost or damaged part.

H. **Recovered Property**

If either you or we recover any property after loss settlement, that party must give the other prompt notice. At your option, the property will be returned to you. You must then return to us the amount we paid to you for the property. We will pay recovery expenses and the expense to repair the recovered property, subject to the Limit of Insurance.

I. **Reinstatement of Limit After Loss**

The Limit of Insurance will not be reduced by the payment of any claim, except for total loss or damage of a scheduled item, in which event we will return the unearned premium on that item.

J. **Transfer of Rights of Recovery Against Others to Us.**

If any person or organization to or for whom we make payment under this Coverage Part has the rights to recover damage from another, those rights are transferred to us to the extent of our payment. That person or organization must do everything necessary to secure our rights and must do nothing after loss to impair them. But you may waive your rights against another party in writing;

1. Prior to a loss to your Covered Property; or
2. After a loss to your Covered Property only if, at time of loss, that party is one of the following:
    a. Someone insured by this insurance; or
    b. A business firm

1. Owned or controlled by you; or

2. That owns or controls you.

This will not restrict your insurance.

If there is an appraisal, we will still retain our right to deny the claim.

K. **Concealment, Misrepresentation or Fraud**

This Coverage Part is void if any case of fraud, intentional concealment or misrepresentation of a material fact by you or any other insured, at any time, concerning:

a. This Coverage Part

b. The Covered Property

c. Your interest in the Covered Property; or

d. A claim under this Coverage Part.

L. **Control of Property**

Any act or neglect of any person other than you beyond your direction or control will not affect this insurance. The breach of any condition of this Coverage Part, at any one or more locations, will not affect coverage at any location here, at the time of loss or damage, the breach of condition does not exist.

M. **Legal Action Against Us**

No one may bring any legal action against us under this Coverage Part unless:

a. There has been full compliance with all the terms of this Coverage Part; and

b. The action is brought within 2 years after you first have knowledge of the direct loss or damage.

N. **No Benefit to Bailee:**

No person or organization, other than you, having custody of Covered Property, will benefit from this insurance.

O. **Policy Period**

We cover loss or damage commencing:

a. During the policy period shown in the Declarations; and

b. Within the coverage territory.

P. **Liberalization**

If we revise this coverage form to provide more coverage without additional premium charge, your policy will automatically provide the additional coverage as of the day the revision is effective in your state.

Kentucky League of Cities Insurance Services

Building Schedule- as of 7/1/2026

100% Estimated Replacement Cost of Property

Name of Insured: East Logan Water District, Inc.

Policy Number: P5629-2026-27624 **Policy Effective: 7/1/2026**

Location	Bldg #	Description		Building	Contents	PITO	Total Value	Premium
01	1	Building 333 SOUTH FRANKLIN ST. RUSSELLVILLE, KY 42276	Eff:7/1/2026 Exp:7/1/2027	$346,583	$120,092	$17,497	$484,172	$1,144.65
					Intrusion Alarm- Yes Sprinklers- No Fire Alarm- Yes Hydrant w/1000'- Yes			
01	2	Metal Open-Ended Garage Building 333 South Franklin St. Russellville, KY 42276	Eff:7/1/2026 Exp:7/1/2027	$14,237	$0	$0	$14,237	$37.40
					Intrusion Alarm- No Sprinklers- No Fire Alarm- No Hydrant w/1000'- Yes			
	Total Building and Contents for 01 Office			**$360,820**	**$120,092**	**$17,497**	**$498,409**	**$1,182.05**
02	1	220,000 Gal Water Tank 3385 DENNIS-CORINTH ROAD AUBURN, KY 42206	Eff:7/1/2026 Exp:7/1/2027	$485,694	$0	$10,760	$496,454	$908.90
					Intrusion Alarm- No Sprinklers- No Fire Alarm- No Hydrant w/1000'- No			
	Total Building and Contents for 02 Tank - Dennis-Corinth Rd			**$485,694**	**$0**	**$10,760**	**$496,454**	**$908.90**
03	1	586,000 Gallon Water Tank 128 BASHAM LN AUBURN, KY 42206	Eff:7/1/2026 Exp:7/1/2027	$1,134,625	$0	$13,477	$1,148,102	$2,101.92
					Intrusion Alarm- No Sprinklers- No Fire Alarm- No Hydrant w/1000'- No			
	Total Building and Contents for 03 Tank - Cemetery Rd			**$1,134,625**	**$0**	**$13,477**	**$1,148,102**	**$2,101.92**
04	1	Water tank- Beechland 3031 BEECHLAND-QUALITY ROAD LEWISBURG, KY 42256	Eff:7/1/2026 Exp:7/1/2027	$605,894	$0	$11,738	$617,632	$1,130.75
					Intrusion Alarm- No Sprinklers- No Fire Alarm- No Hydrant w/1000'- No			
	Total Building and Contents for 04 Tank - Beechland			**$605,894**	**$0**	**$11,738**	**$617,632**	**$1,130.75**
05	1	Building 333 SOUTH FRANKLIN ST. RUSSELLVILLE, KY 42276	Eff:7/1/2026 Exp:7/1/2027	$94,335	$92,379	$0	$186,714	$545.44
					Intrusion Alarm- No Sprinklers- No Fire Alarm- No Hydrant w/1000'- Yes			
	Total Building and Contents for 05 Building - Edwards St			**$94,335**	**$92,379**	**$0**	**$186,714**	**$545.44**
06	1	Lift Pumps 9451 MORGANTOWN ROAD RUSSELLVILLE, KY 42276	Eff:7/1/2026 Exp:7/1/2027	$116,723	$0	$0	$116,723	$194.27
					Intrusion Alarm- No Sprinklers- No Fire Alarm- No Hydrant w/1000'- Yes			

Kentucky League of Cities Insurance Services

Building Schedule- as of 7/1/2026

100% Estimated Replacement Cost of Property

Name of Insured: East Logan Water District, Inc.

Policy Number: P5629-2026-27624 **Policy Effective: 7/1/2026**

Location	Bldg #	Description		Building	Contents	PITO	Total Value	Premium
06	2	Duncan Chapel Pump Station 1760 DUNCAN CHAPEL ROAD AUBURN, KY 42206	Eff:7/1/2026 Exp:7/1/2027	$210,405	$0	$0	$210,405	$385.20
							Intrusion Alarm- No Sprinklers- No Fire Alarm- No Hydrant w/1000'- No	
	Total Building and Contents for 06 Pump Stations			**$327,128**	**$0**	**$0**	**$327,128**	**$579.47**
07	1	Telemetry Systems - All Locations Auburn, KY 42206	Eff:7/1/2026 Exp:7/1/2027	$235,297	$0	$0	$235,297	$391.62
							Intrusion Alarm- No Sprinklers- No Fire Alarm- No Hydrant w/1000'- Yes	
	Total Building and Contents for 07 Telemetry System - Various Locations			**$235,297**	**$0**	**$0**	**$235,297**	**$391.62**
08	12	Flush Valves Various Locations Russellville, KY 42276	Eff:7/1/2026 Exp:7/1/2027	$36,466	$0	$0	$36,466	$60.69
							Intrusion Alarm- No Sprinklers- No Fire Alarm- No Hydrant w/1000'- Yes	
	Total Building and Contents for 08 Flush Valves - Various Locations			**$36,466**	**$0**	**$0**	**$36,466**	**$60.69**
	Total Building and Contents			**$3,280,259**	**$212,471**	**$53,472**	**$3,546,202**	**$6,900.84**

Kentucky League of Cities Insurance Services
Equipment Schedule

Name of Insured: East Logan Water District, Inc.

Effective Date: 7/1/2026

Item#	Description	Amount of Coverage	Premium
1	Laptops	$2,816	$17.19
2	Misc Equipment, Schedule on file	$28,160	$171.87
3	Trimble GeoExplorer 6000 Series, S/N 88950-00, 5262427990	$22,864	$139.55
4	Lenovo Laptop	$703	$4.29
5	Trac Hoe, Model G3003 RD, PIN AD03165	$28,202	$172.13
6	Air Compressor/Trailer, S/N 361536U1PB65	$5,002	$30.53
7	2017 16 Ft. Dump trailer, S/N 1622GAO19121	$9,288	$56.69
8	CAT Hydraulic Hammer Attachment for Kubota, S/N 3X902005	$12,433	$75.88
9	2017 Kubota M62 S/N:50865 with Attachments	$91,519	$558.58
10	Eagle 13hp 30 Gallon 2-Stage Truck Mount Air Compressor with Electric Start	$3,927	$23.97
11	5' x 10' Trailer	$946	$5.77
12	83 x 18 Equipment Trailer	$4,873	$29.74
13	John Deere Mini Excavator	$54,303	$331.43
14	PinPoint Radar GPR Cart, S# 22312913 (with Samsung Galaxy Pro 10" Tablet, S# R52TAFY5LW	$18,784	$114.65
GRAND TOTAL		**$283,820**	**$1,732.27**

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

Name of Insured:	East Logan Water District, Inc.
Policy Number:	P5629-2026-27624
Effective Date:	7/1/2026

ADDITIONAL INSURED

This endorsement modifies coverage under the KLCIS Property Coverage Form (KLCIS-BPP'2025). The following is specifically included as an insured under the KLCIS-BPP'2025 coverage form:

Name of Additional Insured Person(s) or Organization(s):

McGhee Engineering, Inc.