

Panola County

**Proposal for Insurance Coverages
For the period of
01/01/2016 – 01/01/2017
From the Texas Public Entity Group**



Patterson Insurance Agency
101 West Sabine
Carthage, Texas 75633
903-693-3831

2016 INSURANCE PROPOSAL

PREPARED FOR:

Panola County

PRESENTED BY: The Patterson Agency

Account Executive: Scott Thomas
Address: P.O. Box 430, Carthage, TX 75633
Phone: (903)693-3831
Date: December 9, 2015

The following presentation is the renewal information for the Property & Liability Insurance through the Texas Public Entity Group. The Policies are 100% reinsured and administered by The Travelers Insurance Group.

This presentation is designed to give you an overview of the insurance coverage's we recommend for your Entity. It is meant only as a general understanding of your insurance needs and should not be construed as a legal interpretation of the insurance policies that will be written for you. Please refer to your specific insurance contracts for detail on coverage's, conditions and exclusions.

Total Premium Summary

<u>Line of Coverage</u>	<u>2016</u>	<u>2015</u>	<u>Difference</u>	<u>Reason</u>
Property	\$ 83,153.00	\$ 83,848.00	\$ (695.00)	Rate decrease
Equipment Breakdown	Included in Property	Included in Property		
Inland Marine	\$ 64,692.00	\$ 64,543.00	\$ 149.00	Went from 4.5 Million to 4.6 Million
General Liability	\$ 55,823.00	\$ 56,256.00	\$ (433.00)	Rate decrease by 3%
Employee Benefit Plans Administration Liability	\$ 439.00	\$ 562.00	\$ (123.00)	Rate decrease by 3%
Law Enforcement Liability	\$ 130,531.00	\$ 116,315.00	\$ 14,216.00	increase by 13 in law enforcement
Public Entity Management Liability	\$ 3,724.00	\$ 3,757.00	\$ (33.00)	Rate decrease by 3%
Public Entity Employment Practices Liability	\$ 36,917.00	\$ 33,754.00	\$ 3,163.00	Budget driven 9 additional FT employees & 4 additional PT employees
Auto Liability	\$ 83,465.00	\$ 81,977.00	\$ 1,488.00	Rate Increase +5 extra vehicles
Auto Physical Damage	\$ 25,940.00	\$ 25,484.00	\$ 456.00	Rate Increase +5 extra vehicles
Crime	Included in Property	Included in Property		
Umbrella	\$ 22,961.00	\$ 23,282.00	\$ (321.00)	All Lines
CyberFirst Liability	\$ 2,888.00	\$ 2,842.00	\$ 46.00	Budget driven
Total Premiums	\$ 510,533.00	\$ 492,620.00	\$ 17,913.00	

Total Net Expenditures Formula

<u>Item</u>	<u>Plus or Minus</u>
Total Budgeted Expenditures	Plus
Total Airport Expenditures	Minus
F.M. & Lateral Road Maintenance	Minus
Road & Bridge Maintenance/Capt. Outlay	Minus
Sheriff	
Corrections	
911 Rural Addressing	
Highway Patrol	
Constable PCT 2&3	
Constable PCT 1&4	
Courthouse Security	
Total Law Enforcement Expenditures	Minus
Environmental Protection	
Road & Bridge Debt Service	
Total Debt Service	Minus
<u>Capital Improvements</u>	<u>Minus</u>
Total Net Expenditures	Equals

Seven Year Comparison

Coverage	2010	2011	2012	2013	2014	2015	2016
Property	\$ 63,512.00	\$ 67,000.00	\$ 71,281.00	\$ 74,100.00	\$ 83,161.00	\$ 83,848.00	\$ 83,153.00
Equipment Breakdown	\$ 2,186.00	included in property	included in property	included in property	included in property	included in property	included in property
Inland Marine	\$ 32,876.00	\$ 36,000.00	\$ 41,728.00	\$ 49,960.00	\$ 56,021.00	\$ 64,543.00	\$ 64,692.00
General Liability	\$ 58,624.00	\$ 59,667.00	\$ 63,065.00	\$ 51,943.00	\$ 54,059.00	\$ 56,256.00	\$ 55,823.00
Employee Benefit Plans Administration Liability	\$ 790.00	\$ 439.00	\$ 439.00	\$ 421.00	\$ 430.00	\$ 562.00	\$ 439.00
Law Enforcement Liability	\$ 68,439.00	\$ 67,828.00	\$ 94,015.00	\$ 111,612.00	\$ 130,990.00	\$ 116,315.00	\$ 130,531.00
Public Entity Management Liability	\$ 2,923.00	\$ 2,799.00	\$ 2,962.00	\$ 2,451.00	\$ 3,644.00	\$ 3,757.00	\$ 3,724.00
Public Entity Employment Practices Liability	\$ 51,193.00	\$ 50,041.00	\$ 55,231.00	\$ 38,751.00	\$ 36,074.00	\$ 33,754.00	\$ 36,917.00
Auto Liability	\$ 72,158.00	\$ 74,284.00	\$ 80,636.00	\$ 84,222.00	\$ 78,231.00	\$ 81,977.00	\$ 83,465.00
Auto Physical Damage	\$ 14,936.00	\$ 18,274.00	\$ 20,356.00	\$ 21,527.00	\$ 24,123.00	\$ 25,484.00	\$ 25,940.00
Crime	\$ 1,734.00	included in property	included in property	included in property	included in property	included in property	included in property
Umbrella	\$ 18,352.00	\$ 18,075.00	\$ 20,649.00	\$ 22,042.00	\$ 22,623.00	\$ 23,282.00	\$ 22,961.00
CyberFirst Liability			\$ 1,750.00	\$ 1,713.00	\$ 1,819.00	\$ 2,842.00	\$ 2,888.00
Total Premiums	\$ 387,723.00	\$ 394,407.00	\$ 452,112.00	\$ 458,742.00	\$ 491,175.00	\$ 492,620.00	\$ 510,533.00



Travelers Companies
 Public Sector Services
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INSURANCE PROPOSAL

Created for
 Panola County

Effective Date Expiration Date
 January 1, 2016 January 1, 2017

Presented by
 The Patterson Agency

Prepared by

<i>Account Executive</i>	<i>Territory Manager</i>
Blake Cochran	Brian K. Gallagher

Date Prepared
 December 4, 2015

Travelers Companies
A.M. Best Rating A++ (Superior)

IMPORTANT. Proposed coverages are provided by the company's forms, subject to the terms, conditions and limitations of the policy (ies) in current use by the company. The policies themselves must be read for specific details. No warranty is made or implied regarding compliance with any bid specifications, unless such provisions are a part of the proposal.

<i>Line of Business</i>	<i>Company</i>	<i>Policy Number</i>
Property, Inland Marine, Crime	Texas Public Entity Group	630 1171X911
General Liability, Employee Benefit Plans Liability	Texas Public Entity Group	ZAS 14T88141
Professional Liability	Texas Public Entity Group	ZAS 14T88141
CyberFirst	Texas Public Entity Group	ZAS 14P04407
Automobile	Texas Public Entity Group	810 1171X911
Umbrella	Texas Public Entity Group	ZAS 14P02174

ABOUT TRAVELERS

Travelers (NYSE: TRV) is a leading provider of property casualty insurance and surety products and of risk management services to a wide variety of businesses, other organizations and to individuals. The company reported 2014 revenues of \$27 billion and total assets of \$103 billion

Our products are distributed primarily through U.S. independent insurance agents and brokers. Travelers is the second largest writer of personal insurance through independent agents. Travelers is headquartered in St. Paul, Minnesota, with significant operations in Hartford, Connecticut. The company also has offices in the U.K., Ireland, and Canada. Travelers has about 30,000 employees worldwide. For more information, visit www.travelers.com.

Financial Strength

The financial strength of an insurance company is understandably important to its policyholders. Independent services, such as A.M. Best, Standard & Poor's and Moody's, have consistently given high ratings to our claim-paying ability and financial strength.

The independent financial strength ratings, which reflect the Travelers claims-paying ability, are as follows:

A.M. Best	A++	(A++ is the highest of 16)
Standard & Poor's	AA	(AA is the 3rd highest of 21)
Moody's	Aa2	(Aa2 is the 3rd highest of 21)

It is the policy of Travelers to comply with all applicable federal, state and local fair employment laws. In addition, Travelers files appropriate EEO-1 reports and voluntarily subscribes to the principles of affirmative action.

PUBLIC SECTOR EXPERTISE

Travelers is the leading provider of property and casualty insurance for public entities. It's a position we've worked hard to earn by building lasting relationships and strong foundations in communities across the country. With our expertise, years of hands-on experience and outstanding financial strength and stability, clients count on us to deliver thoughtfully designed, tailored insurance coverages and risk management solutions for the exposures they face

Our underwriting, risk control and claim teams work exclusively with public entities. Travelers has impressive capabilities to serve the needs of the market. We're proud to offer

- Package products for municipalities, counties, water and sewer districts and other selected special districts. For these segments, we deliver a menu of customized offerings and solutions – including property, liability, auto and professional coverages – designed specifically for local governments
- Large public entity property business – including schedules in excess of \$250 million total insured values – for the segments listed above as well as for schools, excess property and assumed reinsurance.

The team at Travelers takes the time to understand issues affecting local government. They analyze current risks, anticipate those customers may face in the future and create flexible solutions to manage both

Underwriting

Our underwriters stay abreast of public affairs, as well as evolving legal and social issues. We develop balanced solutions to meet each customer's unique situation and work with agents and brokers to customize the most effective plan for our clients.

Claim Services

When it comes to claim handling, one size doesn't fit all. Travelers has claim professionals dedicated to handling claims for public entities. They understand state-specific issues and have extensive knowledge of the immunities and special defenses afforded to public entities. In addition, Travelers retains defense counsel who specializes in representing public entities and understand the complexity of public entity legislation.

Risk Control Services

Travelers risk control consultants work exclusively with public entity clients. These risk control professionals are dedicated to understanding a customer's unique operations, risks and issues. The value-added risk management programs, seminars and personalized service plans offered by Travelers help prevent losses and reduce overall costs for public entities.

RISK CONTROL RESOURCES

Travelers offers risk control resources that have a proven impact on preventing losses and reducing overall costs for public entities. These resources have been developed for public entity clients to address issues related to general liability, vehicle safety, property protection, law enforcement liability and employment practices liability.

Our goal is to provide public entities with resources to reduce loss-related expenses and enhance delivery of public services. These risk control resources respond to historical losses experienced by public entities and align with "best practices" for government entities, as advocated by the Public Risk Management Association (PRIMA) and the International City/County Management Association (ICMA).

When you select Travelers as your insurance carrier, you will have access to a wealth of risk control resources, including, but not limited to.

- The Public Sector Risk Control Seminars. The value-added risk management programs, seminars and training sessions offered by Travelers help prevent losses and reduce overall costs for public entities.
- Travelers Web Site. As a policyholder, you will have access to our Risk Control Web-site. You will be able to immediately download risk control materials, or order them from our products database. In addition, the site provides a pathway to register for our Safety Academy courses...<http://www.travelers.com/riskcontrol>
- Public Sector Risk Control Answer Line. Have a technical question about a risk control issue? Use the Travelers Public Sector Answer Line. Clients can direct their specific risk control questions to the Answer Line for advice and information. Ask Risk-Control@Travelers.com
- Employment Practices Liability Risk Management Resources: Our EPL resources include
 - 1) Free access to an Internet-based resource site with a wealth of employment practices information including emerging issues in employment law, sample handbook, best practices for policies and procedures, articles, searchable library and much more
 - 2) 800# Hotline for free general guidance from an attorney who specializes in employment law and can answer questions about workplace concerns
 - 3) Hundreds of vendor web-based risk management training courses which are available from any computer with internet access, anytime 24/7. Travelers clients simply set up an account with the vendor and receive a 15% discount off retail pricing. Additional volume discounts are applied on purchases of \$1,000 or more.
- CyberFirst_eRisk Hub is a private web based portal containing information and technical resources that can assist in the prevention of network, cyber and privacy events and provide timely support if an incident occurs.
- In the Public Interest Newsletter. Each issue of this newsletter addresses risk control concerns for general liability, vehicle operations and employment practices. The newsletter also features risk control and risk management information to minimize the frequency and severity of losses.

At Travelers, we are dedicated to meeting our public entity clients' risk management and risk control needs. We are pleased to offer you these valuable risk control resources as a part of this insurance proposal.

DELUXE PROPERTY

Coverages And Limits Of Insurance - Described Premises

Insurance applies on a BLANKET basis only to a coverage or type of property for which a Limit of Insurance is shown below, and then only at the premises location for which a value for such coverage or property is shown on the Statement of Values dated below, or subsequently reported to and insured by us. For Insurance that applies to a specific premises location see Deluxe Property Coverage Part Schedule - Specific Limits

Statement of Values dated: 12/1/2015

Blanket Description of Coverage or Property	Limits of Insurance
Building & Your Business Personal Property	\$ 20,235,136

*Included means included in Your Business Personal Property Limit.

Coinsurance Provision: Coinsurance does not apply to Blanket Coverages shown above

Exception(s)

Coinsurance applies to the following Covered Property for which there is a percentage factor shown below

Building & Your Business Personal Property	90%
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Valuation Provision

Replacement Cost (subject to limitations) applies to most types of covered property (See Valuation Loss Condition).

Exception(s)

Building & Your Business Personal Property	Replacement Cost
--	------------------

Other:

DELUXE PROPERTY

Specific Limits - Described Premises - Insurance applies only to a premises location and building number and to a coverage or type of property for which a Specific Limit of Insurance is shown on schedule

Coinsurance Provision: Coinsurance does not apply to any Building, Personal Property or "Stock" coverage for which a Specific Limit of Insurance is shown on schedule.

Exception(s):

Coinsurance applies to the following Covered Property for which there is a percentage factor shown below:

Building & Your Business Personal Property	100%
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Valuation Provision

Replacement Cost (subject to limitations) applies to most types of covered property (See Valuation Loss Condition)

Exception(s):

Building & Your Business Personal Property	Actual Cash Value
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Other:

Additional Covered Property

Limits of Insurance

Personal Property at Undescribed Premises:

At any "exhibition" premises

\$ 50,000

At any installation premises or temporary storage premises

Not Covered

At any other not owned, leased or regularly operated premises

\$ 50,000

Sales Representative Property

Not Covered

Personal Property in Transit

\$ 50,000

Excluded Modes of Transportation or Shipments (if "Yes")

No	Air Carrier	No	Insured's Vehicles
No	Railroad	No	Common or Contract Carrier
No	Watercraft	No	

**DELUXE PROPERTY COVERAGE FORM -
ADDITIONAL COVERAGES & COVERAGE EXTENSIONS**

The Limits of Insurance shown in the left column are included in the coverage form and apply unless a Revised Limit of Insurance or Not Covered is shown in the Revised Limits of Insurance column on the right. The Limits of Insurance apply in any one occurrence unless otherwise stated.

	Limits of Insurance	Revised Limits of Insurance
Accounts Receivable - At all described premises	\$ 50,000	\$ 100,000
Accounts Receivable - In transit or at all undescribed premises	\$ 25,000	\$ 100,000
Appurtenant Buildings and Structures	\$ 100,000	
Claim Data Expense	\$ 25,000	
Covered Leasehold Interest - Undamaged Improvements & Betterments. Lesser of Your Business Personal Property Limit or.	\$ 100,000	
Debris Removal (additional amount)	\$ 250,000	
Deferred Payments	\$ 25,000	
Duplicate Electronic Data Processing Data & Media	\$ 50,000	
Electronic Data Processing Data and Media at all described premises	\$ 50,000	\$ 100,000
Employee Tools - In any one occurrence	\$ 25,000	
- Any one item	\$ 2,500	
Expediting Expenses	\$ 25,000	
Extra Expense	\$ 25,000	
Fine Arts - At all described premises	\$ 50,000	
- In transit	\$ 25,000	
Fire Department Service Charge	Included*	
Fire Protective Equipment Discharge	Included*	
Green Building Alternatives - Increased Cost		
- Percentage	1%	
- Maximum Amount Each building	\$ 100,000	
Green Building Reengineering and Recertification Expense	\$ 25,000	
Limited Coverage for Fungus, Wet Rot or Dry Rot Annual Aggregate	\$ 25,000	
Loss of Master Key	\$ 25,000	
Newly Constructed or Acquired Property		
- Buildings Each	\$ 2,000,000	
- Personal Property at each location	\$ 1,000,000	
Non-Owned Detached Trailers	\$ 25,000	
Ordinance or Law Coverage	\$ 250,000	
Outdoor Property	\$ 25,000	\$ 50,000
- Any one tree, shrub or plant	\$ 2,500	\$ 2,500
Outside Signs - At all described premises	\$ 100,000	
- At all undescribed premises	\$ 5,000	
Personal Effects	\$ 25,000	\$ 50,000
Personal Property At Premises Outside of the Coverage Territory	\$ 50,000	
Personal Property In Transit Outside of the Coverage Territory	\$ 25,000	\$ 50,000
Excluded Modes of Transportation or Shipments (if "Yes")		
<input type="checkbox"/> No <input type="checkbox"/> Air Carrier		<input type="checkbox"/> No <input type="checkbox"/> Insured's Vehicles
<input type="checkbox"/> No <input type="checkbox"/> Railroad		<input type="checkbox"/> No <input type="checkbox"/> Common or Contract Carrier
<input type="checkbox"/> No <input type="checkbox"/> Watercraft		
Pollution Clean-Up and Removal - Annual Aggregate	\$ 100,000	
Preservation of Property	\$ 250,000	
- Direct loss or damage to moved property	Included*	
Reward Coverage - 25% of covered loss up to a maximum of:	\$ 25,000	
Stored Water	\$ 25,000	
Theft Damage to Rented Property	Included*	
Undamaged Parts of Stock in Process	\$ 50,000	
Valuable Papers and Records - Cost of Research		
- At all described premises	\$ 50,000	\$ 100,000
- In transit or at undescribed premises	\$ 25,000	\$ 100,000
Water or Other Substance Loss - Tear Out and Replacement Expense	Included*	

*Included means included in applicable Covered Property Limit of Insurance

**DELUXE PROPERTY COVERAGE FORM -
BUSINESS INCOME COVERAGE**

Deluxe Business Income Coverage Form (And Extra Expense) - Described Premises

Premises Location No.	Building No.	Limits of Insurance
ALL	ALL	\$ 100,000

100% Coinsurance Applies. See Business Income - Coinsurance

Business Income Rental Value.	Included
Business Income Ordinary Payroll.	Limited 90 days
Maximum Period of Indemnity	Does Not Apply
Monthly Limit of Indemnity	Does Not Apply

Additional Coverages and Coverage Extensions

The Limits of Insurance, Coverage Period and Coverage Radius shown in the left column are included in the coverage form and apply unless a revised Limit of Insurance, Coverage Period, Coverage Radius or Not Covered is shown under the column on the right. The Limits of Insurance apply in any one occurrence unless otherwise stated

	Limits of Insurance, Coverage Period or Coverage Radius	Revised Limits of Insurance, Coverage Period or Coverage Radius
Business Income from Dependent Property		
- At Premises Within the Coverage Territory	\$ 100,000	\$ 250,000
- At Premises Outside of the Coverage Territory	\$ 100,000	
Civil Authority		
- Coverage Period	30 days	
- Coverage Radius	100 miles	
Claim Data Expense	\$ 25,000	
Contract Penalties	\$ 25,000	
Extended Business Income - Coverage Period	180 days	
Fungus, Wet Rot or Dry Rot		
- Amended Period of Restoration Coverage Period	30 days	
Green Building Alternatives		
- Increased Period of Restoration Coverage Period	30 days	
Ingress or Egress	\$ 25,000	
- Coverage Radius	1 mile	
Newly Acquired Locations	\$ 500,000	
Ordinance or Law - Increased Period of Restoration	\$ 250,000	
Pollutant Cleanup and Removal - Annual Aggregate	\$ 25,000	
Transit Business Income	\$ 25,000	
Undescribed Premises	\$ 25,000	

DELUXE PROPERTY COVERAGE FORM - ADDITIONAL COVERAGE

Utility Services **Limits of Insurance**
 Direct Damage - in any one occurrence (See Utility Services - Direct Damage endorsement) \$ 50,000

<u>Premises Location No.</u>	<u>Building No.</u>
ALL	ALL
Coverage is provided for the following	Water, Communication & Power Supply.
Coverage for Overhead Transmission Lines is	Excluded

Cause of Loss - Equipment Breakdown: Applies

The insurance provided for loss or damage caused by or resulting from Equipment Breakdown is included in, and does not increase the Covered Property, Business Income, Extra Expense, and/or other coverage Limits of Insurance that otherwise apply under this Coverage Part.

	Limits of Insurance	Revised Limits of
Coverage Extension: Spoilage	\$25,000	\$250,000
Limitation: Ammonia Contamination	\$25,000	\$250,000
Hazardous Substance	\$25,000	\$250,000

Crime Additional Coverage DX T4 15

	Deductible*	Limits of Insurance
Employee Theft	\$ -	\$ 10,000
Forgery or Alteration	\$ -	\$ 25,000
Theft Disappearance and Destruction - Inside Premises	\$ -	\$ 20,000
Theft Disappearance and Destruction - Outside Premises	\$ -	\$ 10,000
Money Orders and Counterfeit Paper Currency	\$ -	\$ 25,000

* If no deductible is shown, the Deductible that otherwise applies to loss under the Deluxe Property Coverage Form shall apply.
 Employee Benefit Plans, if any, included as Insured under the Employee Theft Crime Additional Benefit Coverage

DELUXE PUBLIC SECTOR SERVICE ADDITIONAL COVERAGE ENDORSEMENTS
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	Limits of Insurance	Revised Limits of Insurance
Spoilage Coverage Extension DX T3 15	\$ 10,000	
Sewer or Drain Backup Limitation DX T4 45	\$ 50,000	
Public Entity Property Extensions DX T 4 47		
Confiscated Property	\$ 100,000	
Street Lights - each item	\$ 2,500	
Street Lights - per occurrence	\$ 50,000	
Street Signs - each item	\$ 2,500	
Street Signs - per occurrence	\$ 50,000	
Traffic Signs and Lights - each item	\$ 2,500	
Traffic Signs and Lights - per occurrence	\$ 50,000	
Stadium Lights - each item	\$ 2,500	
Stadium Lights - per occurrence	\$ 50,000	

DELUXE DEDUCTIBLES

To "Electronic Data Processing Equipment": in any one occurrence.	\$	1,000
To "Electronic Data Processing Data and Media": in any one occurrence:	\$	1,000
Business Income. As respects Business Income Coverage, for which no other deductible is stated above or in the coverage description, an hourly deductible applies:		72 Hours
Any Other Covered Loss in any one occurrence	\$	5,000
Except as indicated below: By Covered Loss, to premises locations in any one occurrence	\$	-

DELUXE AMENDMENTS

The following apply:

- Cap on Losses Certified Act of Terrorism

SIGNATURE OF THIS PAGE IS FOR THIS ENTIRE PROPERTY SCHEDULE ACKNOWLEDGING THAT ALL VALUES AND LOCATION INFORMATION ARE CORRECT TO THE

BEST OF MY KNOWLEDGE AND BELIEF

SIGNATURE *John G. ...*

TITLE *County Judge*

DATE *12-1-15*

Panola County

Item / Occupancy	Location Address	Expiring Values		Values for Renewal		Const	Year Built	PC	HG	SQ FT	Updates - year					RC/ BIKU FRC SPC	
		Bldg Value	Pers Prop	Bldg Value	Pers Prop						Wing	Plumb	Roof	ITV			
Blanket Locations 1, 2, 3, 4 & 28																	
001 Courthouse	112 S. Sycamore	2,349,611	587,403			NC/MNC	1953		3	Low	16,000					RC	BIKU
002 Courthouse Annex	108 S. Sycamore	700,000	92,000	7,982,141	1,967,859	NC/MNC	1987		3	Low	16,000					RC	BIKU
003 Sheriff's Dept	110 S. Sycamore	2,532,530	644,173			NC/MNC	1987		3	Low	13,000					RC	BIKU
004 Judicial Center	110 S. Sycamore	2,400,000	644,283			NC/MNC	2003		3	Low	15,000					RC	BIKU
026 Panola County Detention Cent	319 W. Wellington	9,035,136	1,000,000	9,035,136	1,000,000	NC/MNC	2009		3		34,320	2009	2009	2009	2009	RC	
	BLANKET LIMIT		19,985,136		19,985,136												
005 Warehouse/Offices	2019 E. Sabine	65,184	16,296	65,184	16,296	Frame	1947		3	High	10,000	1990	1990	1994		Acv	
006 Shop Bldg	2021 E. Sabine	45,831	11,458	45,831	11,458	Frame	1947		3	High	6,000	1990	1990	1990		Acv	
008 Voter Reg & Ext Offices	522 W. College	433,430	400	433,430	400,000	Frame	1962		3	Low	11,700	1998	1998	1998	1998	RC	
009 Probation Offices	313 W. Panola	153,088	38,272	153,088	38,272	Frame	1950		3	Low	4,900	1997	1999	1997	1997	Acv	
010 Contents of Bldgs-Airport			52,000		52,000	LM			9	High							
011 8,000 Gal Low Lead Fuel Tank		30,000		30,000		NC/MNC	1984		9	High							
012 10,000 Gal Jet A Fuel Tank		40,000		40,000		NC/MNC	1984		9	High							
013 4,000 Gal Low Lead Fuel Tank		10,000		10,000		NC/MNC	1984		9	High							
014 Lunsford Portable Bldg		2,798		2,798		Frame	1985		9	High	288						
015 Terminal Bldg/Office/Lounge		26,000		26,000		Frame	1979		9	High	700						
016 Hangar #1-Enclosed		15,600		15,600		Frame	1979		9	High	700						
017 Hangar #7-Enclosed		20,800		20,800		Frame	1979		9	High	700						
018 Hangar #8-Open		6,240		6,240		Frame	1979		9	High	700						
019 Hangar #10-Enclosed		12,480		12,480		Frame	1979		9	High	700						
020 Hangar #12-Open		6,240		6,240		Frame	1979		9	High	700						
021 Hangar #13-Enclosed		14,560		14,560		Frame	1979		9	High	700						
022 Hangar #14-Enclosed		6,240		6,240		Frame	1979		9	High	700						
023 Hangar #16-Enclosed		36,400		36,400		Frame	1979		9	High	700						
024 Armory/New Library	321 S. Market	2,373,500	108,358	2,373,500	108,358	NC/MNC	1961		3	High	16,804	2013	2013	2008	2008	Acv	
025 Armory/Sheriff Storage	321 S. Market	104,000		104,000		NC/MNC	1951		3	High	5,700	1987	1987	1987	2008	Acv	

INLAND MARINE

Coverage	Limits of Insurance & Deductibles
Contractor's Equipment (IM PAK)	
Listed Items	\$ 4,692,934
Unlisted Items	Not Covered
Not To Exceed	Not Covered
Leased or Rented Items	Not Covered
Newly Acquired Contractors Equipment	\$ 250,000
Replacement Items	
Rental Cost	\$5,000 per item
Loss to any one Replacement Item	\$100,000 per item
Maximum Amount of Payment	\$ 4,692,934
Flood Limit of Insurance	\$ 4,692,934
Flood Annual Aggregate Limit of Insurance	\$ 4,692,934
Earth Movement Limit of Insurance	\$ 4,692,934
Earth Movement Annual Aggregate Limit of Insurance	\$ 4,692,934
Basic Deductible	\$ 1,000
Flood Deductible	\$ 50,000
Earth Movement Deductible	\$ 50,000
Windstorm Deductible	\$ 5,000
Scheduled Property (IM PAK)	
Scheduled Items	\$ 25,631
Flood Limit of Insurance	\$ 25,631
Flood Annual Aggregate Limit of Insurance	\$ 25,631
Earth Movement Limit of Insurance	\$ 25,631
Earth Movement Annual Aggregate Limit of Insurance	\$ 25,631
Basic Deductible	\$ 1,000
Flood Deductible	\$ 50,000
Earth Movement Deductible	\$ 50,000
Windstorm Deductible	\$ 5,000

INLAND MARINE

Coverage	Deductible	Limit
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The Following Endorsements Apply:

- Exclusion of Loss Due to Virus or Bacteria
- Exclusion of Certain Computer Related Losses
- Cap on Losses Certified Act of Terrorism

Panola County Equipment List

YEAR	MAKE/MODEL	SERIAL#	EQUIPMENT NUMBER	PROJECT #	ADD/DELETE/EFY	AMT OF INSURANCE
1997	FERGUSON 9-WHEEL PNEUMATIC ROLLER	1460		2		\$ 20,000.00
1997	JOHN DEERE 650G-LPG DOZER	T0650GW831417	5713	5		\$ 30,000.00
1998	JOHN DEERE 230LC EXCAVATOR	600134	217	5		\$ 70,000.00
1999	BROYCE RJ350 MECHANICAL POWER BROOM	89626	5776	5		\$ 16,000.00
2000	CATERPILLAR RR250B ROAD RECLAIMER	03RR00194	5790	1		\$ 100,000.00
2000	MIXER STABILIZER 250B	5GR237	331	5		\$ 100,000.00
2000	TEREX DOUBLE DRUM ROLLER	SLBT0P5DEYOZLA004	5777	5		\$ 12,000.00
2000	9 WHEEL PNEUMATIC ROLLER	59882	222	5		\$ 10,000.00
2001	ROAD RECLAIMER RR250C	AWG00267	332	3		\$ 100,000.00
2003	CAT RM250C SOIL STABILIZER	AWG00244	324	1		\$ 90,000.00
2004	JOHN DEERE 310SG	T0310SG927721	401	3		\$ 50,000.00
2005	John Deere 6415 2WD Cab	L06415B440323	506	1		\$ 30,000.00
2005	JOHN DEERE 310SG BACKHOE	T0310SG942977	501	4		\$ 64,002.00
2005	CATERPILLAR RM250C RECLAIMER	AWG00374	507	4		\$ 200,000.00
2005	Massey Ferguson Tractor	BL34045	502	AIRPORT		\$ 10,000.00
2006	ALAMO MACHETE BOOM MOWER	2197	ATT 609	4		\$ 40,901.00
2006	KABOTA TRACTOR	52138	612	4		\$ 22,000.00
2007	JOHN DEERE 6415	L06415B515459/032609	707	2		\$ 36,931.00
2007	JOHN DEERE 310 SJ CAB TRACTOR	T0310SJJ149207	710	3		\$ 72,329.00
2007	JOHN DEERE 450 JLGP CRAWLER DOZER	T0450JX132065	1211	1		\$ 75,800.00
2008	JOHN DEERE BACKHOE	T0310SJ165857	806	1		\$ 74,500.00
2008	JOHN DEERE BACKHOE	T0310SJ156754	801	2		\$ 81,771.00
2008	VOLVO MOTORGRADER	41877	802	2		\$ 171,094.00
2008	KUBOTA TRACTOR W/LOADER	56372-A6909	809	2		\$ 37,954.00
2009	JOHN DEERE BACKHOE 310 SJ	T0310SJJ73065	901	2		\$ 84,886.00
2009	John Deere 770G Motor Grader	DW770GX624868	906	3		\$ 197,500.00
2010	Komatsu GD655-3 Motorgrader	51761	1001	4		\$ 180,164.00
2010	JD 310SJ BACKHOE	T0310SJJAA0180968	1004	1		\$ 76,208.00
2010	KUBOTA M7040 DCT-1 TRACTOR W/FELOADER	83662	1005	3		\$ 37,073.00
2010	KUBOTA M8540DTC-1 CAB TRACTOR	81609	1010	4		\$ 37,196.00
2010	MACHETE	50RP-00043	ATT 508	1		\$ 46,397.00

Panola County Equipment List

2011	KOMATSU MOTOGRADER GD655-EO	51660/L774	1101	1	\$	177,185.00
2011	RHINO BUSH HOG 3710 ROTARY CUTTER 10FT	12-00525	1103	2	\$	11,950.00
2011	JD 310SJ BACKHOE	1T0310SJVBD0197936	1105	3	\$	84,400.00
2011	MOHAWK PREDATOR 10' FLEX MOWER	74357	1119	3	\$	11,500.00
2011	JOHN DEERE 770 G MOTORGRADER	1DW770GXJBE638261	1201	2	\$	208,150.00
2012	JOHN DEERE 310 SJ BACKHOE	1T0310SJCDD217238	1202	2	\$	67,700.00
2012	JOHN DEERE 310 SJ BACKHOE	1T0310SJJCD217567	1205	4	\$	82,700.00
2012	CHIEF MOHAWK 7' CUTTER BUSH HOG	A31505	1209	4	\$	3,550.00
2012	BOMAC MPH364 R-2	901B23001700	1210	2	\$	304,579.00
2012	John Deere 770G Motor Grader	1DW770GXTC6947443	1302	3	\$	210,000.00
2013	3810 BUSH HOG	1200025	1309	2	\$	13,050.00
2013	JOHN DEERE 310SK BACKHOE	252817	1311	3	\$	88,800.00
2013	JOHN DEERE 6105D CAB TRACTOR	1P06105BDM051109	1313	3	\$	46,289.00
2013	JOHN DEERE 770 G MOTORGRADER	1DW770GXJDE652650	1401	4	\$	220,200.00
2014	JOHN DEERE 6105D CAB TRACTOR	1P06105DEEM051473	1404	4	\$	47,460.00
2014	DBM-CP '20 REAR CRADLE BOOM WIDBR060 60" ROTARY CUTTER	8782	1405	4	\$	53,353.00
2014	KUBOTA CAB TRACTOR M9960HDC	55925	1414	3	\$	41,982.00
2014	KUBOTA CAB TRACTOR M9960HDC	56875	1415	2	\$	41,985.00
2014	KUBOTA M9960HDC 4X4 TRACTOR	57182	1416	1	\$	41,985.00
2014	KUBOTA TRACTOR M9960HDC	56994	1417	3	\$	41,985.00
2014	10' MODERN FLEX BUSHOG	91731	1418	3	\$	12,500.00
2014	DELCO PRESSURE WASHER	10140337	1419	3	\$	8,050.00
2015	John Deere 770G Motor Grader	1DW770GXCF6660109	1500	1	\$	209,500.00
2015	JOHN DEERE 310 SK BACKHOE	1T0310SKCFE276239	1501	1	\$	88,000.00
2015	JOHN DEERE 310SD BACKHOE	1T0310SKTFE276226	1502	4	\$	88,000.00
2014	KUBOTA M9960 HDC CAB TRACTOR	60713	1506	1	\$	42,000.00
2015	JOHN DEERE 310 SL BACKHOE	284138	1507	4	\$	95,000.00
2015	CAR-TEX TNDM DUAL GN TRAILER	118250	1508	4	\$	11,575.00
2014	JOHN DEERE 210G LC TRACKHOE	521954	1510	1	\$	165,000.00
	EQUIPMENT TOTAL				\$	4,692,934.00
2014	BOAT/MOTOR/TRAILER	68VL-1145666		LAW	\$	25,631.00
	EQUIPMENT & BOAT TOTAL				\$	4,718,565.00

GENERAL LIABILITY - OCCURRENCE

Coverage	Limit
General Aggregate Limit	\$ 2,000,000
Products Completed Operations Aggregate Limit	\$ 2,000,000
Personal and Advertising Injury Liability Any One Person or Organization Limit	\$ 1,000,000
Each Occurrence Limit	\$ 1,000,000
The following limits apply:	
Damage to Premises Rented to You Limit (Any One Premises)	\$ 100,000
Medical Expense Limit (Any One Person)	Excluded
 Statutory Cap limits of Coverage Endorsement	
Texas Each Person Statutory Cap Limit	\$ 100,000
Texas Each Occurrence Statutory Cap Limit	\$ 300,000
Texas Property Damage Statutory Cap Limit.	\$ 100,000

GENERAL LIABILITY - OCCURRENCE

The following additional coverages are included:

- Amendment of Coverage B - Personal & Advertising Injury
- Amendment - Pollution Exclusion
- Public Entity Xtend
- Mobile Equipment Redefined - Public Entities
- Cap on Certified Acts of Terrorism

Professional Health Care & Social Services - (CGD481) applies when "Yes" is indicated below

Nurses - Not Jail	No	EMT's	No	Social Services	No
Jail Nurses	No	Coroner	No		

The following additional exclusions apply:

- Employers Liability Exclusion
- Employment-Related Practices Exclusion
- Asbestos
- Injury to Volunteer Firefighters
- Law Enforcement Activities Or Operations
- Medical Payments Exclusion
- Employees And Volunteer Workers As Insureds For Certain Bodily Injury, Personal Injury And Property Damage
- Exclusion - Access or Disclosure of Confidential Or Personal Information
- Unsolicited Communications
- War
- Public Use Of Private Property
- Fungi or Bacteria
- Discrimination
- Professional Health Care Services - Public Entities
- Exclusion - Consumer Financial Protection Laws
- Exclusion - Failure To Supply

Excluded Premises & Operations are identified at the end of the proposal.

GENERAL LIABILITY - OCCURRENCE

Features & Benefits

Coverage

Coverage features include.

- | | |
|--|--|
| <ul style="list-style-type: none"> • Reasonable Force Property Damage – Exception to Expected Or Intended Injury Exclusion; • Owned Watercraft Less Than 25 Feet - Exception to Aircraft, Auto Or Watercraft Exclusion; • Damage to Premises Rented to You – Exception to Damage To Property Exclusion; • Good Samaritan Services Coverage, • Unintentional Omission will not prejudice rights under insurance, • Blanket Waiver of Subrogation. | <ul style="list-style-type: none"> • Non-Owned Watercraft 50 Feet Long or Less – Exception to Aircraft, Auto Or Watercraft Exclusion; • Aircraft Chartered With Pilot - Exception to Aircraft, Auto Or Watercraft Exclusion, • Increased Supplementary Payments For Bail Bonds; • Contractual Liability - Railroads; • Knowledge and Notice of Occurrence or Offense, |
|--|--|

Pollution Coverage - broadening endorsement includes coverage for bodily injury and property damage arising out of certain discharges or releases of pollutants caused by

- Pesticide, herbicide, fungicide or fertilizer application;
- Chlorine, sodium hypochlorite or any other chemical use in sewage treatment, water purification or swimming pool maintenance;
- Use of substances in providing, or training for, fire-fighting or emergency response services.

Who is an Insured

Public Entity	Owners, Managers or Lessors of Premises
Elected or Appointed Officials	Lessors of Equipment
Board Members	Watercraft Users
Employees and Volunteer Workers	

Other

- ◆ Your Law Enforcement Activities or Operations, including jail premises, are excluded. Coverage may be available under Law Enforcement Liability agreement
- ◆ Employment-related practices are excluded. Coverage may be available under the Employment-Related Practices Liability - Claims-Made agreement

EMPLOYEE BENEFIT LIABILITY Claims Made

Coverage	Limit
Aggregate Limit	\$ 6,000,000
Each Employee Limit	\$ 2,000,000
Each Employee Deductible - Loss Only	\$ 1,000
Retroactive Date: None	

Features & Benefits

Coverage

This coverage form is designed to provide coverage for damages that the insured is legally obligated to pay because of a negligent act, error or omission committed in the administration of the named insured's employee benefit program, as that term is defined in the coverage form. Administration includes counseling employees, including their dependents and beneficiaries, with respect to the employee benefit program and handling records in connection with the employee benefit program.

Who is an Insured

- Public Entity
- Employees

LAW ENFORCEMENT LIABILITY

Occurrence

Coverage	Limit
Aggregate Limit	\$ 2,000,000
Each Wrongful Act Limit	\$ 2,000,000
Statutory Cap limits of Insurance	
Texas Each Person Statutory Cap Limit.	\$ 100,000
Texas Bodily Injury And Personal Injury Statutory Cap Limit.	\$ 300,000
Texas Property Damage Statutory Cap Limit	\$ 100,000
Each Wrongful Act Deductible - Damages and Defense Expenses	\$ 10,000
The Following Endorsements Apply:	
<ul style="list-style-type: none"> • Mobile Equipment Redefined-Exclusion of Vehicles Subject to Motor Vehicle Laws • Fungi or Bacteria Exclusion 	<ul style="list-style-type: none"> • Amendment of Common Policy Conditions-Prohibited Coverage-Unlicensed Insurance and Trade or Economic Sanctions • Cap On Losses From Certified Acts of Terrorism

Features & Benefits

Coverage

This coverage is designed to cover the premises and operations exposures and the professional liability of law enforcement agencies, including your jail operations. It covers amounts any insured is legally required to pay as damages for covered bodily injury, property damage or personal injury that is caused by a wrongful act committed by you or on your behalf while conducting law enforcement activities or operations. Wrongful act is defined as any act, error or omission. Insurance applies to:

- | | |
|--|--|
| <ul style="list-style-type: none"> • Bodily Injury, Personal Injury and Property Damage, • Injury caused by electric mobility devices not subject to compulsory/financial responsibility law; • Injury due to the use of mace, pepper spray or tear gas; • Mental Anguish, Emotional Distress; • Violation of Civil Rights protected under any federal, state or local law, | <ul style="list-style-type: none"> • Authorized Moonlighting; • Canine & Equine Exposures, • False Arrest, Detention or Imprisonment, • False or Improper Service of Process; • Mutual Aid Agreements |
|--|--|

Who Is An Insured

Public Entity	Employees	Legal Representatives
Elected and Appointed Officials,	Volunteer Workers	
Executive Officers and Directors		

Other

- ◆ Pay on behalf of basis (Deductible Options Only).
- ◆ Duty to defend claims and suits even if allegations are groundless, false, or fraudulent (Deductible Options Only)
- ◆ Additional Supplementary Payment of \$25,000 for personal property of others (Deductible options only)
- ◆ Damages include plaintiff's attorney fees if awarded or paid in settlement.
- ◆ Defense outside limits
- ◆ Contractual Liability Exclusion does not apply to injury or damage if insured would have liability for damages even without the contract.
- ◆ Professional Health Care Services Exclusion does not apply to providing first aid or to certain services performed by non-medical staff.
- ◆ Coverage for jail nurses providing professional health care services can be added by endorsement.
- ◆ Limits not reduced by payment of deductible or self-insured retention

Comparison of Law Enforcement Liability Exposures						
	2015			2016		
	Number of Personnel	Premium per Group Member	2015 Total Group Premium	Number of Personnel	Premium per Group Member	2016 Total Group Premium
Group 1	Full Time Officers	25	\$60,725.00	27	\$2,375.00	\$ 64,125.00
	Drug Dogs	2	\$4,858.00	2		\$ 4,750.00
Group 2	Reserved Deputies	12	\$14,748.00	20	\$1,190.00	\$ 23,800.00
	Jailers	25	\$30,725.00	27		\$ 32,130.00
Group 3	Dispatchers	8	\$4,968.00	9	\$603.00	\$ 5,427.00
Group 4	Non-Law enforcement Personnel	1	\$291.00	1	\$299.00	\$ 299.00
	Total Premium		\$116,315.00			\$ 130,531.00

PUBLIC ENTITY MANAGEMENT LIABILITY

Claims-Made

Coverage	Limit
Aggregate Limit	\$ 2,000,000
Each Wrongful Act Limit	\$ 2,000,000
Limited Special Expenses - If selected, this coverage is a sublimit and reduces the Aggregate Limit	
Limited Special Expenses Aggregate Limit - Key Employees	Not Covered
Limited Special Expenses Participation Percentage - Key Employees	Not Applicable
Each Wrongful Act Deductible - Damages and Defense Expenses	\$ 25,000

Retroactive Date. 2/2/1997

IMPORTANT NOTICE:

Deductibles apply to damages & defense expenses unless required otherwise by state regulation.

The Following Endorsements are Included:

- Amendment of Network & Information Security Wrongful Act Definition
- Amendment of Common Policy Conditions-Prohibited Coverage-Unlicensed Insurance and Trade or Economic Sanctions
- Cap On Losses From Certified Acts of Terrorism

The Following Are Excluded When "Yes" Is Indicated Below.

If "No" Is Indicated, An Amendment And/Or Manuscript Endorsement May Be Required.

Yes	Airport	Yes	Transit Authorities
Yes	Health Care Facilities Clinics	Yes	Gas Utilities
Yes	Health Care Facilities Hospital	Yes	Electric Utilities
Yes	Health Care Facilities Blood Banks	Yes	Housing Authorities
Yes	Health Care Facilities Nursing Homes	Yes	Schools or School Districts
Yes	Health Care Facilities Rehabilitation Facilities	Yes	Joint Powers Authority
Yes	Port Authorities		

Features and Benefits

Coverage

This coverage is designed to cover damages any insured is legally required to pay for covered loss that is caused by a wrongful act committed while conducting duties by or on behalf of a public entity or its boards. Wrongful act is defined as any act, error or omission (Excludes coverage for bodily injury, personal injury, advertising injury, property damage and employment-related loss)

Who Is An Insured

Public Entity	Employees (including employees of the entity's boards)
Boards and Board Members	Legal Representatives
Elected and Appointed Officials, Executive Officers & Directors	Volunteer Workers

Other

- ◆ Pay on behalf of basis, (Deductible options only)
- ◆ Duty to defend claims and suits even if allegations are groundless, false, or fraudulent (Deductible Options Only).
- ◆ Professional health care services and law enforcement activities or operations exclusions apply.
- ◆ Coverage for insured persons appointed at the named insured's request to serve on outside nonprofit tax-exempt entity
- ◆ Coverage for "your boards" operating under your jurisdiction and part of total operating budget
- ◆ Coverage extends to employed lawyers, architects, engineers, accountants and other professional "employees" while performing duties related to the conduct of your business (Professional Health Care Services Exclusion and certain other exclusions apply, however).
- ◆ Coverage applies to zoning disputes that seek damages, provided that such claims do not amount to a of "taking or controlling of private property for public use or benefit, including the diminution in value for such property"
- ◆ Breach of Contract Exclusion does not apply to loss arising out of the breach of a mutual aid agreement
- ◆ Definition of "suit" includes arbitration/alternative dispute resolution proceeding seeking money damages
- ◆ Coverage for Limited Special Expense Reimbursement – Key Employees (Available premium charge required for endorsement).

**PUBLIC ENTITY EMPLOYMENT-RELATED PRACTICES LIABILITY
Claims Made**

Important Notice:

The Public Entity Employment-Related Practices Liability Form provides claims-made coverage.

Coverage	Limit
Aggregate Limit	\$ 2,000,000
Each Wrongful Employment Practice Offense Limit	\$ 2,000,000
Deductibles apply to damages & defense expenses unless required otherwise by state regulation.	
Each Wrongful Employment Practice Offense Deductible - Damages and Defense Expenses	\$ 25,000
Retroactive Date.	2/2/1997

The Following Endorsements Apply

- Exclusion - Other Employment Laws
- Amendment of Common Policy Conditions-Prohibited Coverage-
Unlicensed Insurance and Trade or Economic Sanctions
- Cap On Losses From Certified Acts of Terrorism

Features and Benefits

Coverage

This coverage is designed to cover damages any insured is legally required to pay for covered employment loss caused by a wrongful employment practice offense (Excludes coverage for bodily injury and property damage) Wrongful employment practice offense is defined to include discrimination, wrongful termination, harassment, retaliatory action, wrongful discipline; wrongful hiring, supervision, demotion, or failure to promote, and employment-related misrepresentation, defamation, libel, slander, disparagement, and invasion of privacy

Who Is An Insured

Public Entity	Employees (including employees of the entity's boards)
Boards and Board Members	Legal Representatives
Elected and Appointed Officials,	Volunteer Workers
Executive Officers & Directors	

Other

- ◆ Pay on behalf of basis (Deductible options only)
- ◆ Duty to defend claims or suits even if allegations are groundless, false, or fraudulent (Deductible Options Only).
- ◆ Broad Definition Wrongful Employment Practice Offense
- ◆ Duty to defend suits that are governmental administrative hearings seeking injunctive relief, such as EEOC proceedings.
- ◆ Defense expenses are payable within the limits of insurance Damages include attorneys' fees of the person making or bringing the claim or suit if the insured is legally required to pay them under the law which was violated
- ◆ Breach of Contract Exclusion applies only to written contracts (not verbal).
- ◆ Damages include Back/Front Pay if awarded
- ◆ Third Party Sexual Harassment coverage available (Additional premium charge required for endorsement.
- ◆ Defense obligation for criminal,dishonest, fraudulent or malicious wrongful employment practice offenses or knowing violations of rights or laws provided until it has been admitted or determined in a legal proceeding that such wrongful employment practice offense was committed by that insured or with consent or knowledge of that insured.
- ◆ Contractual Liability Exclusion does not apply to employment loss if insured would have liability for damages even without the contract

The Following Are Excluded When "Yes" Is Indicated Below.

If "No" Is Indicated, An Amendment And/Or Manuscript Endorsement May Be Required.

Yes	Airport	Yes	Transit Authorities
Yes	Health Care Facilities Clinics	Yes	Gas Utilities
Yes	Health Care Facilities Hospital	Yes	Electric Utilities
Yes	Health Care Facilities Blood Banks	Yes	Housing Authorities
Yes	Health Care Facilities Nursing Homes	Yes	Schools or School Districts
Yes	Health Care Facilities Rehabilitation Facilities	Yes	Joint Powers Authority
Yes	Port Authorities		

CYBERFIRST LIABILITY - Claims Made Coverage

IMPORTANT NOTICE:

CYBERFIRST LIABILITY COVERAGE IS PROVIDED ON A CLAIMS-MADE BASIS AND DEFENSE EXPENSES ARE PAYABLE WITHIN, AND ARE NOT IN ADDITION TO, THE LIMITS OF INSURANCE. PAYMENTS MADE UNDER YOUR FIRST-PARTY COVERAGE FORM, IF THAT FORM IS PART OF YOUR POLICY, WILL REDUCE THE LIMITS OF INSURANCE.

CyberFirst Liability Limits	Limits(**)	
Aggregate Limit	\$	1,000,000
 <i>Third-Party Liability</i>		
	Third Party Deductible (*)	Each Wrongful Act Limit
Network And Information Security Liability Coverage Form	\$ 10,000	\$ 1,000,000
Communications And Media Liability Coverage Form	\$ 10,000	\$ 1,000,000

* Deductible applies to damages & defense expenses unless required otherwise by state regulation.
 ** Defense expenses within the limits of coverage and deductible unless required otherwise by state regulation

First-Party Liability

CyberFirst Expense Reimbursement Coverage Form	First Party Deductible	Sub Limits
Security Breach Notification and Remediation Expenses	\$ 10,000	\$ 50,000
Crisis Management Service Expenses	\$ 10,000	\$ 50,000
Funds Transfer Fraud	\$ 10,000	\$ 500,000

Retroactive Date: 1/1/2012

Retroactive Date: 1/1/2012

The Following Endorsements Apply

- Cap On Losses From Certified Acts of Terrorism

The Following Exclusions Apply

- Exclusion - Employment Related Practices
- Exclusion - Designated Boards, Commissions or Governmental Units or Departments

The Following Are Excluded When "Yes" Is Indicated Below:

Yes	Airport	Yes	Transit Authorities
Yes	Health Care Facilities Clinics	Yes	Gas Utilities
Yes	Health Care Facilities Hospital	Yes	Electric Utilities
Yes	Health Care Facilities Blood Banks	Yes	Housing Authorities
Yes	Health Care Facilities Nursing Homes	Yes	Schools or School Districts
Yes	Health Care Facilities Rehabilitation Facilities	Yes	Joint Powers Authority
Yes	Port Authorities		

**CYBERFIRST Liability (Claims Made)
Program Features & Benefits**

This special coverage is an integrated product that provides:

- Cyber liability and first-party coverage provided through a modular policy structure. The policy contains the **CyberFirst General Provisions Form** and the **CyberFirst Network and Information Security Liability Coverage Form**. The insured can also purchase the **CyberFirst Communications and Media Liability Coverage Form** and the **CyberFirst Expense Reimbursement Coverage Form** if first-party coverages are desired,
- Claims-made coverage;
- World-wide coverage – covers wrongful acts committed anywhere and claims made or suit's brought anywhere in the world, unless prohibited by law or regulation,
- Who is Insured

<ul style="list-style-type: none"> - Public Entity, - Boards & Board Members; - Elected & Appointed Officials Executive Officers & Directors. 	<ul style="list-style-type: none"> - Employees (including employees of the entity's boards); - Legal Representatives (if the entity becomes insolvent or bankrupt); - Volunteer Workers,
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- A Supplemental Extended Reporting Period Endorsement (12 months, 24, months, 36 months, 60 months or of unlimited duration) is available for an extra charge if coverage is discontinued or not renewed,
- Applies on an excess basis over any valid and collectible other insurance.

This insurance does not apply to the extent that providing coverage for a loss would expose Travelers or any of its affiliated or parent companies to trade or economic sanctions

This insurance also does not apply to the extent that providing coverage for a loss would violate the laws or regulations of a foreign country or jurisdiction that apply to unlicensed insurance. In the event of a loss incurred by a foreign insured organization to which the insurance would have applied but for such laws or regulations, we will reimburse a Named Insured other than a foreign insured organization for the amount of such loss because of that Named Insured's financial interest in the foreign insured organization.

CyberFirst Network and Information Security Coverage Form

Coverage for the following wrongful acts committed by or on behalf of an insured in the conduct of your business

- Failure to prevent the transmission of a computer virus,
- Failure to provide any authorized user of your web-site or your computer or communications network with access to such website or such computer or communication network;
- Failure to prevent unauthorized access to, or use of, electronic data containing private or confidential information of others;
- Failure to provide notification of any actual or potential unauthorized access to, or use of, data containing private or confidential information of others as required by any security breach notification law that applies to you.

CyberFirst Communications And Media Liability Coverage Form (Optional coverage - not included unless noted above)

Covers the following wrongful acts committed by or on behalf of an insured in the conduct of the Named Insured's business:

- Unauthorized use of any advertising material, or any slogan or title, of others in the advertising of the business, premises, products, services, work or complete work of others,
- Infringement of copyright, title, slogan, trademark, trade name, trade dress, service mark, or service name in your covered material;
- Plagiarism or unauthorized use of a literary or artistic format, character or performance in your covered material.

CyberFirst Expense Reimbursement Coverage Form (Optional coverage – not included unless noted above)

Provides the following first-party reimbursement coverages for the Named Insured:

- Security Breach Notification Expenses Coverage,
- Crisis Management Service Expenses Coverage,
- Business Interruption & Additional Expenses Coverage;
- Extortion Expenses Coverage,
- Computer Program and Electronic Data Restoration Expenses Coverage,
- Computer Fraud,
- Funds Transfer Fraud Coverage,
- Telecommunications Service Theft Coverage,

AUTOMOBILE LIABILITY

Liability Coverage	Auto Symbols	Limit
Liability	1 Only	\$ 2,000,000
Personal Injury Protection	5 Only	\$ 2,500
Uninsured/Underinsured Motorist	2 Only	\$ 500,000

Number of autos, excluding trailers 104

Number of trailers 23

Statutory Cap limits of Insurance

Texas Bodily Injury Each Person Limit - Statutory Cap: \$ 100,000

Texas Bodily Injury Total Limit - Statutory Cap: \$ 300,000

Texas Property Damage or Pollution Cost or Expense Limit - Statutory Cap \$ 100,000

Described Autos

AUTOMOBILE PHYSICAL DAMAGE COVERAGE

Covered Autos Described As	Valuation	Total OCN
Symbol 10 - Comprehensive & Collision coverage applies to: Any Owned Auto specifically described as:	Actual Cash Value	4,233,008
ALL OWNED AUTOS EXCEPT VIN 13KTG12191T002486, 2FTCF10E9BCA21308, 1WC200G2742051356, TR182933, 13KTG1015KT000447, 4R7FS1625WT017809 and 13KTG08171T002794		

AUTOMOBILE PHYSICAL DAMAGE DEDUCTIBLES

Deductible Amount - Deductibles shown below apply to each covered auto

Description of Covered Autos To Which This Insurance Applies	Coverage	Deductible
Owned Covered Autos Not Otherwise Described Below: Any Owned Auto except specifically described as:		
ALL OWNED AUTOS EXCEPT: VIN 13KTG12191T002486, 2FTCF10E9BCA21308, 1WC200G2742051356, TR182933, 13KTG1015KT000447, 4R7FS1625WT017809 and 13KTG08171T002794		\$ 1,000

Automobile Liability and Physical Damage Features & Benefits

Coverage

This coverage is designed to cover amounts any insured is legally required to pay as damages for covered bodily injury and property damage that results from the ownership, maintenance, use, loading or unloading of a covered auto and is caused by an accident. In addition, coverage is provided for covered pollution costs or expense that results from an accident, which also causes bodily injury or property damage. Coverage also applies for physical damage to covered autos, if shown on the previous page.

Who is Insured for Auto Liability

Public Entity	Elected or Appointed Officials
Board Members	Volunteer or Employee Firefighters
Owner of a Commandeered Auto	

Other**Auto Liability coverage if written is extended to provide:**

- Bail Bonds \$3,000
- Insureds Expenses - \$500 A Day
- Transit Rodeo
- Expected or Intended Injury if Protecting a Person or Property
- Blanket Waiver or Subrogation
- Unintentional Errors or Omissions

Auto Physical Damage coverage if written is extended to provide:

- Airbags - \$1,000
- Personal Property - \$400
- Waiver of Deductible - Repaired Glass Only
- Transportation Expenses - \$50 A Day / \$1,500 Maximum
- Freezing of Fire Truck Equipment
- Customized Equipment for Emergency Vehicles and Public Transportation Autos
- Hired Auto Physical Damage - Loss of Use \$65 A Day/\$750 Maximum

AUTOMOBILE LIABILITY AND AUTO PHYSICAL DAMAGE

The Following Endorsements Apply:

- Professional Services Not Covered
- Amendment of Bodily Injury Definition
- Emergency Vehicles - Volunteer Firefighters' & Workers' Injuries Excluded
- Public Entity Auto Extension

Automobile Composite Rating

In order to provide our insureds better service and administrative efficiency, Travelers Public Sector Services is pleased to provide the following process for handling mid-term automobile change requests. All requests will be managed in accordance with the Composite Rate Application outlined below. The insured should continue to submit all change requests to their agent for accurate record keeping and claims verification purposes. Particular attention should be paid to Item 5, which specifies the types of automobiles that will continue to require reporting to the Company.

Composite Rate Application

1. If your policy includes the coverage for which a composite rate is designated in the table below then the premium for that coverage is composite rated. Automobile Liability is rated on a "per unit" basis and Automobile Physical Damage is rated on the basis of the original cost new of the autos. **The composite rates reflect premium charges for any applicable miscellaneous auto coverages, with the exception of Garagekeepers Legal Liability.**
2. The composite rates for Automobile Liability and Physical Damage are the rates applicable at the inception of the policy. Based on the information provided for this proposal and as of the date of this proposal, these rates are as follows:

Liability	Comprehensive	Collision
\$ 803.00	\$ 0.277	\$ 0.336

3. The premium charged at inception is the estimated annual premium based on the number of units and total original cost new for all covered autos on file with the company at inception. The insured is to submit a current schedule of owned automobiles as of the expiration of the policy and the total earned premium will be computed on the basis of the **average net change** in units and their corresponding original cost new for the policy term.
4. All autos added will carry the same Liability limits and Physical Damage deductibles issued at policy inception for autos of the same type.
5. Any new auto requiring valuation other than actual cash value must be reported within 30 days of acquisition. These autos will be added to the policy automobile schedule mid term and a final premium will be determined at policy expiration.

Panola County Vehicle List

ROAD&BRIDGE2016									
DEPARTMENT	YEAR	MAKE/MODEL	VIN#	EQUIP#	PCT	ADDED/DELETED	COST/NEW	Comp.	Collision
R & B	1970	HOMEMADE TRAILER	TR182933						
R & B	1989	CARTEX TRAILER	13KTG1015KT000447					X	X
R & B	1998	TOP HAT UTILITY	4R7FS1625WMT017809					X	X
R & B	1999	CARTEX GOOSENECK	25840452000022399				8,000.00	X	X
R & B	2001	CARTEX 18FT. TRAIL	13KEP18281T002522				1,150.00	X	X
R & B	2002	FORD 1 TON	1FDWF36F72EA07033	334	4		24,896.00	X	X
R & B	2003	CARTEX TRAILER	13KTG08171T002794						
FM&L	2003	MACK TRUCK	1M2AG10Y53M006123	1106	FM&L		37,555.00	X	X
R & B	2004	FORD F-750	3FRXF76PX4V684713	403	1		39,674.00	X	X
R & B	2004	FORD F-750	3FRXF76P64V684711	404	4		39,674.00	X	X
R & B	2005	DODGE RAM 2500	3D7KS28C25G760601	407	1		29,000.00	X	X
R & B	2006	Dodge 1 Ton	3D7ML48CX6G207598	603	3		31,838.00	X	X
R & B	2007	FORD F 750	3FRXF75S87V479417	611	1		50,800.00	X	X
R & B	2007	DODGE 3500 QUAD CAB CHASSIS	3D6WH48A57G73845	701	4		33,496.00	X	X
R & B	2007	DODGE 1 TON PICKUP	3D6WG46A67G780874	703	3		28,000.00	X	X
R & B	2007	TOP HAT CARTEX UTILITY	4R7G030207T078372				50,000.00	X	X
R & B	2007	PITTS LOWBOY TRAILER	5JVLB52357P071290	711			44,475.00	X	X
R & B	2008	FORD DUMP TRUCK	3FRXF75S08V572742	712	2		55,950.00	X	X
R & B	2008	FORD DUMP TRUCK	3FRXF75S08V048006	803	3		55,771.00	X	X
R & B	2008	FORD DUMP TRUCK	3FRXF75S78V048004	804	4		55,771.00	X	X
R & B	2008	DODGE PICK UP	3D7KS26A98G234679	807	4		33,322.15	X	X
R & B	2008	DODGE CAB & CHASSIS	3D6WG46A08G233973	810	3		28,203.37	X	X
R & B	2008	NECKOVER TRAILER	1N9GF32248T263180				10,000.00	X	X
R & B	2009	KENWORTH DUMPTRUCK	1NKWL49X59J260196	902	4		103,746.00	X	X
R & B	2009	DODGE 3/4	3D7KR26L09G5530835	903	3		32,679.00	X	X
R & B	2009	GMC TON 1/2 PICKUP	1GDEAC1949F410055	905	2		39,347.00	X	X
R & B	2009	FORD F750 DUMP TRUCK	3FRXF75D29V179067	907	3		57,600.00	X	X
R & B	2009	FORD F-250 SUPER 4X4	1FTSX21R99EA85868	908	RADD		27,793.42	X	X
R & B	2009	Chevy 3/4 ton	1GCHC44K49F161393	910	2		20,965.00	X	X
R & B	2009	Dodge RAM 5500 CAB & CHASSIS	3D6WC76LX9G507390	911	4		31,995.28	X	X
R & B	2009	DODGE RAM 2500 QUAD CAL SLT 4X4	3D7KS28L79G547620	914	1		37,970.00	X	X
R & B	2009	TOP HAT 30' TANDEM DUAL GOOSENECK	4R7G030258T091670	912	4		8,280.00	X	X
R & B	2010	T370 Kenworth Dump Truck	2NKHHN8X2AM265015	909	1		69,463.00	X	X
R & B	2010	30' TOPHAT TRAILER yr model 2009	4R7G03022AT098095	916	3		8,635.00	X	X
R & B	2010	83"x20" D&P tandem axle UT	L3KBU20209T004001	917	3		3,495.00	X	X
R & B	2010	Dodge 5500 quad cab/welding mach	3D6WC7GL7AG131668	1003	3		32,300.00	X	X
R & B	2011	FORD F250	1FTBF2A67BEB10538	1011	4		19,916.50	X	X

Panola County Vehicle List

R & B	2011	KENWORTH DUMPTRUCK	2HKHHN8X6BM281879	1008	4		82,258.00	X	X
R & B	2010	KENWORTH DUMPTRUCK	2NKHHN8XXBM280394	1006	2		90,000.00	X	X
R & B	2010	KENWORTH DUMPTRUCK	2NKHHN8X1BM280395	1007	2		90,000.00	X	X
R & B	2010	DODGE RAM 2500 QUAD CAB	3D7TP2CL1AG186550	1009	3		27,545.00	X	X
R & B	2011	FORD DUMP TRUCK	3FRX7FC0BV388691	1013	3		58,989.00	X	X
R & B	2011	FORD F-350 CREW CAB & CHASSIS	1FD8W3H61BEB90453	1102	2		28,555.64	X	X
R & B	2011	KENWORTH DUMPTRUCK	2NKHHN8X8CM298877	1104	1		79,187.48	X	X
R & B	2011	KENWORTH DUMPTRUCK	2NKHHN8X1CM304888	1107	2		79,187.48	X	X
R & B	2011	DODGE 3/4 TON 2500 4DR 4WD	3D7UT2CL3BG613647	1108	1		39,365.00	X	X
R & B	2012	2012 FORD F-350 CAB & CHASSIS	1FDRF3GT8CES16327	1109	FM&L		29,752.61	X	X
R & B	2011	DODGE 3500 CAB & CHASSIS	3D6WF4EL9BG589738	1111	1		34,890.00	X	X
R & B	2011	NECKOVER TRAILER	1N9GF2529CT263657	1112	4		8,076.00	X	X
R & B	2011	FORD F150	1FTFW1EF5BK20310	1113	2		28,358.80	X	X
R & B	2012	KENWORTH DUMPTRUCK T-370	2NKHHN8X7CM323414	1114	1		80,982.48	X	X
R & B	2012	KENWORTH DUMPTRUCK T-370	2NKHHN8X5CM323413	1115	4		80,982.48	X	X
R & B	2012	DODGE 3/4 TON 4WD	3C6UD5CL9CG120847	1116	4		39,917.00	X	X
R & B	2012	DODGE 1/2 TON	1C6RD6FT7CS170095	1206	3		21,785.00	X	X
R & B	2012	CAR-TEX TRAILER 20X5	4C9BE2527CC118171	1207	2		9,255.00	X	X
R & B	2012	FORD F750 DUMP TRUCK	3FRXF7FE1CV198854	1212	3		75,000.00	X	X
R & B	2012	FORD F750 DUMP TRUCK	3FRXF7FE1CV198857	1213	3		76,989.00	X	X
R & B	2012	Dodge RAM 5500 CAB & CHASSIS	3C7WDMAL6CG311417	1214	3		36,759.00	X	X
R & B	2012	DODGE 3/4 TON PICKUP	3C6TD5CT0CG272642	1301	4		33,248.00	X	X
R & B	2012	FORD F750	3FRXF7FE3CB198855	1303	4		76,989.00	X	X
R & B	2014	KENWORTH DUMPTRUCK T-370	2NKHHJ8X3EM390720	1304	2		87,894.00	X	X
R & B	2013	FORD F250 4X4 CREW CAB	1FT7W2B63DEB25030	1307	3		27,905.00	X	X
R & B	2013	FORD F250	1FT7W2BTXDEB25029	1308	1		31,234.00	X	X
R & B	2012	FORD F550 4 DOOR CAB & CHASSIS	1FD0W5HT2CEC11679	1310	1		41,922.00	X	X
R & B	2013	FORD F750 DUMP TRUCK	3FRXRF7FE0DV024839	1403	1		79,489.00	X	X
R & B	1999	CARGO TRAILER 5X10	111WBC1010YW251903	1402	1		1,100.00	X	X
R & B	2014	DODGE 3500 CAB & CHASSIS	3C7WRTCL0EG223474	1406	1		37,105.00	X	X
R & B	2015	FORD F350 CAB & CHASSIS	1FDRF3H66FEA23662	1407	2		25,951.00	X	X
R & B	2015	FORD F250 4X4 CREW CAB	1FT7W2B67FEA13401	1408	3		28,846.00	X	X
R & B	2015	FORD F750 DUMP TRUCK	3FRXF7FE2EV524875	1409	4		82,009.00	X	X
R & B	2014	CARGO 5X8 SINGLE AXLE	4D8EB0816EC038506	1412	3		1,740.00	X	X
R & B	2014	CARGO 5X8 SINGLE AXLE	4D8EB0819EC038709	1413	3		1,740.00	X	X
R & B	2014	CARGO 5X8 SINGLE AXLE	4D8EB0815EC038710	1410	4		1,740.00	X	X
R & B	2014	CARGO 5X8 SINGLE AXLE	4D8EB0817EC038711	1411	4		1,740.00	X	X
R & B	2014	TIGER UTILITY TRAILER	5UTBU1421EM003925	1419	3	ADD 04/14/15	1,500.00	X	X
R & B	2015	CHEVY SILVERADO 4WD	1GCVKPEH1FZ67529	1504	3	ADD 03/18/15	23,894.00	X	X
R & B	2015	FORD F350 DUMP TRUCK	1FDRF3GT6FEC55931	1505	2	ADD 4/8/2015	42,967.50	X	X
R & B	2016	KENWORTH DUMP TRUCK	2NKHHJ8X1GM473940	1506	2	ADD 03/10/15	92,442.00	X	X
R & B	2015	CARTEX TANDEM DUAL GN TRAILER	4C9GE3228FC118250	1508	4	ADD 06/23/15	11,575.00	X	X

JUVENILE PROBATION 2016							
DEPARTMENT	YEAR	MAKE/MODEL	VIN#	COST/NEW	Comp.	Collision	Add//Delete
1	JUV.PROB	2001	CARTEX TRAILER	13KTG12191T002486			
2	JUV.PROB	2005	FORD TAURUS	1FAFP53U75A166413	14,000.00	X	X
3	JUV.PROB	2012	FORD EXPLORER	1FMHK7B80CGA74227	23604.05	X	X

CONSTABLE 1 & 4		2016		VIN#		COST/NEW		Comp.		Collision		ADD/DELETE	
DEPARTMENT	YEAR	MAKE/MODEL	YEAR	1	2	3	4	1	2	3	4	1	2
LAW/CONST 1&4	2009	FORD EXPEDITION		1FMFU15579LA12548				27,297.00	X			X	
LAW/CONSTABLE	2005	CHEVY IMPALAS		2G1WF55K659192255				17,500.00	X			X	
LAW/CONSTABLE	2013	FORD F150		1FTFW1EF8DFA62342				33,249.00	X			X	
LAW/CONSTABLE	2013	FORD F150		1FTFW1EF5DKF94669				34,218.00	X			X	
LAW/CONST 1&4	2015	CHEVY TAHOE		1GNSK2EC3FR576940				32,208.00	X			X	ADD 01/27/15

CONSTABLE 2 & 3		2016		VIN#		COST/NEW		Comp.		Collision		ADD/DELETE	
DEPARTMENT	YEAR	MAKE/MODEL	YEAR	6	7	7	7	6	7	7	7	6	7
LAW/CONST 2&3	2007	DODGE 1500 QUAD CAB		1D7HA18277J553749				17,898.00	X			X	
LAW/CONST 2&3	2012	DODGE 1500 QUAD CAB		1C6RD7KT0CS235218				30,938.00	X			X	
LAW/CONST 2&3	2015	CHEVY TAHOE		1GNSK2EC9FR577185				32,208.00	X			X	ADD 01/27/15

SHERIFF'S DEPARTMENT 2016									
DEPARTMENT	YEAR	MAKE/MODEL	VIN #	COST-NEW	Comp.	Collision	ADD/DELETE	DATE	
LAW	2002	FORD 1/2 TON CLUB WAGON	1FMRE11WX2HA30253	18,765.00	X	X			
LAW	2007	DODGE CHARGER	2B3KA53H77H730662	26,318.00	X	X			
LAW	2008	CHEVROLET PK 1/2 TON	2GCEC130281332035	23,717.25	X	X			
LAW	2010	FORD CROWN VIC POLICE INTERCEP.	2FABP7BV2AX101653	22,529.73	X	X			
LAW	2010	FORD PK F150	1FTEW1C82AFD96846	23,664.39	X	X			
LAW	2010	FORD PK F150	1FTEW1C84AFD96847	23,664.39	X	X			
LAW	2010	FORD PK F150	1FTEW1C86AFD96848	24,064.39	X	X			
LAW	2010	FORD PK F150	1FTEW1C88AFD96849	25,293.39	X	X			
LAW	2011	FORD E350T VAN	1FBSS3BL8BDA14420	25,666.20	X	X			
LAW	2011	CHEVY TAHOE 2WD 4 DR SUV	1GNLC2E03BR238407	25,286.05	X	X			
LAW	2011	FORD F150 CREW CAB	1FTFW1CF1BKD41607	24,547.25	X	X			
LAW	2011	FORD CROWN VICTORIA	2FABP7BV1BX108840	25,762.84	X	X			
LAW	2013	FORD TAURUS	1FAHP2D84DG117092	21,372.25	X	X			
LAW	2012	FORD F150	1FTFW1EF0CFB87463	28,136.45	X	X			
LAW	2012	FORD PK F150	1FTFW1CF3CKD79812	26,357.05	X	X			
LAW	2013	FORD POLICE INTERCEPTOR	1FAHP2M86DG117093	24,253.77	X	X			
LAW	2013	CHEVY TAHOE 4X4	1GNLC2E00DR216335	34,075.00	X	X			
LAW	2013	CHEVY TAHOE	1GNSK2E04DR227899	34,075.00	X	X			
LAW	2013	FORD EXPLORER	1FMSK8AR4DGB84668	31,753.00	X	X			
LAW	2014	CHEVY EQUINOX LS 1LF26	2GNLAEK2E6124692	21,182.00	X	X			
LAW	2014	CHEVY EQUINOX LS 1LF26	2GNLAEK1E6179215	21,182.00	X	X			
LAW	2014	CHEVY TAHOE	1GNLC2E09ER225116	35,183.00	X	X			
LAW	2014	CHEVY TAHOE	1GNLC2E05ER227770	35,183.00	X	X			
LAW	2014	CHEVY SILVERADO 4X4	3GCUKREC6G364736	38,262.00	X	X			
LAW	2014	FORD F150	1FTEW1CM0EFA37739	24,973.00	X	X			
LAW	2014	CHEVY TAHOE	1GNLC2E09ER179562	26,269.00	X	X			ADD 12/31/2014
LAW	2014	CHEVY TAHOE	1GNLC2E08ER183733	26,269.00	X	X			ADD 12/31/2014
LAW	2015	CHEVY TAHOE	1GNLC2ECXFR562275	29,824.00	X	X			ADD 01/27/15
LAW	2015	CHEVY TAHOE	1GNLC2E27FR562377	29,824.00	X	X			ADD 01/27/15
LAW	2015	CHEVY SILVERADO CREW CAB	3GCPCPEC2FG417092	26,923.00	X	X			ADD 08/06/15
LAW	2015	CHEVY SILVER 4 WD 1/2 TON	3GCUKPEC9FG416589	29,230.99	X	X			ADD 11/16/2015
LAW	2014	G3 YAMAHA BEAR (BOAT)	41YEB2114E1050296	25,631.47	X	X			
TOTAL				859,237.86					

SHERIFF'S DEPARTMENT 2016

DEPARTMENT	YEAR	MAKE/MODEL	VIN #	COST NEW	Comp. UNABLE TO GET TITLE	Collision	ADD/DELETE DATE
1	LAW/SEIZED	1981 FORD PKUP	2FTCF10E9BCA21308	SEIZED			
2	LAW/SEIZED	2005 HONDA ELEMENT	5J6YH18635L015604	SEIZED	X	X	
3	LAW/SEIZED	2005 FORD PICKUP	1FTRW12W45KBS4011	SEIZED	X	X	ADD 10/16/15

DEPARTMENT	YEAR	MAKE/MODEL	VIN #	COST NEW	Comp.	Collision
3	EMER.MGT	2004 TRAILER/WELL	1WC200G2742051356			

UMBRELLA EXCESS LIABILITY

Coverage	Limit
General Aggregate Limit	\$ 1,000,000
Each Wrongful Act Limit	\$ 1,000,000
Each Wrongful Employment Practice Offense Limit	\$ 1,000,000
Products / Completed Operations Aggregate Limit	\$ 1,000,000
Personal and Advertising Injury Any One Person or Organization Limit	\$ 1,000,000
Each Occurrence Limit	\$ 1,000,000
Retained Limit Any One Occurrence or Offense	\$ 10,000

General Aggregate

- General Liability
- Employee Benefits Liability
- Law Enforcement Liability
- Public Entity Management Liability
- Employment-Related Practices Liability

Coverage is provided over the following:

- Automobile Liability

The Following Endorsements Apply:

- Amendment of Coverage B - Personal & Advertising Injury
- Amendment of Who is an Insured

- Cap on Losses from Certified Acts of Terrorism

The Following Exclusions Apply:

- Injury To Volunteer Firefighters Exclusion - Limited Following Form
- Asbestos Exclusion
- War Exclusion
- Amendment of Contractual Liability Exclusion
- Amendment Of Watercraft Or Aircraft Exclusion
- Amendment of Damage to Property Exclusion
- Amendment of Damage To Your Work Exclusion
- Public Use Of Private Property Exclusion
- Exclusion - Access or Disclosure of Confidential Or Personal Information

- Professional Health Care Services Limited Following Form - Public Entities
- Fungi or Bacteria Exclusion
- Unsolicited Communications
- Discrimination
- Abuse or Molestation
- Amendment Pollution Exclusion
- Exclusion - Consumer Financial Protection Laws
- Total Exclusion - Failure to Supply

UMBRELLA EXCESS LIABILITY - OCCURRENCE

Features & Benefits

Coverage

This main purpose of this coverage is to provide excess limits above primary coverage for bodily injury, property damage, personal injury and advertising injury, as well as for other types of coverage when the Umbrella policy includes an excess coverage endorsement for such other coverage. Examples of such other coverage may include Law Enforcement Liability, Public Entity Management Liability, Employment-Related Practices Liability and CyberFirst Liability coverage.

EXCLUDED PREMISES & OPERATIONS FOR GENERAL LIABILITY AND UMBRELLA
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The following Premises or Operations are excluded by Designated Activities or Operations Exclusion Endorsement for General Liability Coverage Form (when GL is shown below) and Umbrella Liability Coverage Form (when UMB is shown below)

GL & UMB	
GL & UMB	Airport, including any airfield, runway, hangar terminal, or other property in connection with aviation activities
GL & UMB	Casino
GL & UMB	Day care, day camp, nursery, or similar facility
GL & UMB	Electric Distribution
GL & UMB	Electric Generation
GL & UMB	Fire district or department
GL & UMB	Fireworks displays or exhibitions
GL & UMB	Gas Distribution
GL & UMB	Gas Mining or Refining
GL & UMB	Halfway house, emergency shelter or other group home
GL & UMB	Hospital, nursing home, medical clinic, rehabilitation facility, or other type of medical facility
GL & UMB	Housing project or authority
GL & UMB	Organized or sponsored racing or stunting activity or event involving wheeled vehicles, including skateboards and roller skates
GL & UMB	Port, harbor or terminal district
GL & UMB	Riding or care of saddle animals
GL & UMB	Rodeo arena
GL & UMB	School district or system
GL & UMB	Stables for boarding animals
GL & UMB	Transportation system
GL & UMB	Waterpark
GL & UMB	Water utility
GL & UMB	Wind generation of power



Account Executive: Blake Cochran
 Fax Number: 210-525-3801

Terrorism Risk Insurance Act Disclosure

Entity Name: Panola County

Agency: The Patterson Agency

State: Texas

The federal Terrorism Risk Insurance Act of 2002 as amended (“TRIA”) establishes a program under which the Federal Government may partially reimburse “Insured Losses” (as defined in TRIA) caused by “Acts Of Terrorism” (as defined in TRIA). “Act Of Terrorism” is defined in Section 102(1) of TRIA to mean any act that is certified by the Secretary of the Treasury – in consultation with the Secretary of Homeland Security and the Attorney General of the United States – to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States Mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

The Federal Government’s share of compensation for such Insured Losses is established by TRIA and is a percentage of the amount of such Insured Losses in excess of each Insurer’s “Insurer Deductible” (as defined in TRIA), subject to the “Program Trigger” (as defined in TRIA). Through 2020, that percentage is established by TRIA as follows:

- 85% with respect to such Insured Losses occurring in calendar year 2015.
- 84% with respect to such Insured Losses occurring in calendar year 2016.
- 83% with respect to such Insured Losses occurring in calendar year 2017.
- 82% with respect to such Insured Losses occurring in calendar year 2018.
- 81% with respect to such Insured Losses occurring in calendar year 2019.
- 80% with respect to such Insured Losses occurring in calendar year 2020.

In no event, however, will the Federal Government be required to pay any portion of the amount of such Insured Losses occurring in a calendar year that in the aggregate exceeds \$100 billion, nor will any Insurer be required to pay any portion of such amount provided that such Insurer has met its Insurer Deductible. Therefore, if such Insured Losses occurring in a calendar year exceed \$100 billion in the aggregate, the amount of any payments by the Federal Government and any coverage provided by this policy for losses caused by Acts Of Terrorism may be reduced.

For coverages other than Workers Compensation and Employers Liability that apply to such Insured Losses, the charge for such Insured Losses is included in the premium for such coverage and is listed below. Any charges for Insured Losses, regardless of coverage type, do not include any charge for the portion of such Insured Losses covered by the Federal Government under TRIA.

<u>Coverage</u>	<u>Included Charge For Insured Losses</u>
Property	3% of the total Property Coverage premium.
Inland Marine	1% of the applicable premium
Workers' Compensation	See workers compensation premium schedule. Note – terrorism premium charges are subject to change at any time based on state regulatory action.
All other coverages subject to TRIA	1% of the applicable premium.


TRAVELERS

 Account Executive:
 Fax Number:

 Blake Cochran
 210-525-3801

ACCOUNT PREMIUM SUMMARY & PROVISIONAL BILL

Entity Name: Panola County

Agency: The Patterson Agency

State: Texas

This notice serves as a premium summary and provisional bill. If a delay in the issuing of a policy, endorsement or premium bearing instrument occurs, and we issue either a premium bearing instrument or an individual bill, you are obligated to remit premium to us before we issue the policy or endorsement. Payment from you on individual bills is due on the date specified on the bill. To bind coverage

- Place a checkmark in the box next to the payment plan and lines of business to be bound;
- Sign this form and fax or email to the underwriter named above.

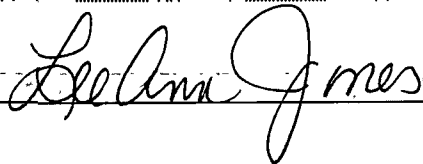
Note: The estimated premium shown in the Premium Schedule and Quote Options, if any, may differ from actual premiums shown on the policies and installment bills due to installment charges, estimated taxes and surcharges, as well as rounding. Estimated taxes and surcharges may differ depending on selection of Quote Options, if any.

IMPORTANT NOTE REGARDING THE ACCOUNT MINIMUM PREMIUM: The lines of business shown in the *Premium Schedule* and *Quote Options*, if any, are subject to a \$5,000 account minimum premium. If the line(s) of business selected for binding do not total at least \$5,000, then the premiums shown for those lines of business will be adjusted to total \$5,000

AGENCY BILL PAYMENT PLAN OPTIONS	INSTALLMENT CHARGE	SELECTION
Full Payment - due at inception	None	

COVERAGE	PREMIUM	INSUREDS SELECTION	POLICY NUMBER
Property	\$83,153		
Equipment Breakdown	Included		
Inland Marine	\$64,692		
General Liability	\$55,823		
Employee Benefit Plans Liability	\$439		
Law Enforcement Liability	\$130,531		
Public Entity Management Liability	\$3,724		
Public Entity Employment-Related Practices Liability	\$36,917		
Auto Liability	\$83,465		
Auto Physical Damage	\$25,940		
Umbrella	\$22,961		
CyberFirst Liability	\$2,888		
Total Premium	\$510,533		
Taxes, Surcharges and Fees			

Signature:



Date:

12-14-15

QUOTE OPTIONS AND ADDITIONAL INFORMATION

QUOTE OPTION	PREMIUM	INSUREDS SELECTION
	\$	-
	\$	-
	\$	-
	\$	-
	\$	-
	\$	-
	\$	-
	\$	-

OTHER INFORMATION

Please provide the following information:

GENERAL CONDITIONS

THE FOLLOWING OUTLINES THE COVERAGE FORMS, LIMITS OF INSURANCE, POLICY ENDORSEMENTS AND OTHER TERMS AND CONDITIONS PROVIDED IN THIS PROPOSAL/QUOTE. THIS IS NOT A COMPLETE LISTING OF ALL THE ENDORSEMENTS INCLUDED IN YOUR POLICY. IN ADDITION TO THE POLICY ENDORSEMENTS OUTLINED IN THIS PROPOSAL/QUOTE, ANY RESULTING INSURANCE POLICY ISSUED BY TRAVELERS MAY INCLUDE ADDITIONAL ENDORSEMENTS, INCLUDING STATE-MANDATED ENDORSEMENTS, THAT MAY AFFECT COVERAGE. HOWEVER, ANY POLICY COVERAGES, LIMITS OF INSURANCE, POLICY ENDORSEMENTS, COVERAGE SPECIFICATIONS, OR OTHER TERMS AND CONDITIONS THAT YOU HAVE REQUESTED THAT ARE NOT INCLUDED IN THIS PROPOSAL/QUOTE HAVE NOT BEEN AGREED TO BY TRAVELERS. PLEASE REVIEW THIS PROPOSAL/QUOTE CAREFULLY AND IF YOU HAVE ANY QUESTIONS, PLEASE CONTACT YOUR TRAVELERS REPRESENTATIVE.

THIS PROPOSAL/QUOTE DOES NOT AMEND, OR OTHERWISE AFFECT, THE PROVISIONS OF COVERAGE OF ANY RESULTING INSURANCE POLICY ISSUED BY TRAVELERS. IT IS NOT A REPRESENTATION THAT COVERAGE DOES OR DOES NOT EXIST FOR ANY PARTICULAR CLAIM OR LOSS UNDER ANY SUCH POLICY. COVERAGE DEPENDS ON THE APPLICABLE PROVISIONS OF THE ACTUAL POLICY ISSUED, THE FACTS AND CIRCUMSTANCES INVOLVED IN THE CLAIM OR LOSS AND ANY APPLICABLE LAW.

As Broker/Agent you will be responsible for being aware of and complying with the various legal requirements associated with countersignature in various jurisdictions covered in the policies. Unless accepted, the offer(s) of insurance contained in this proposal expire(s) automatically fifteen days after the proposal date referenced on the cover page of this proposal.