

2018 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 12, 2017

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>2018</u>	<u>2017</u>	<u>Difference</u>	<u>Reason</u>
Property	\$ 83,977.00	\$ 83,153.00	\$ 824.00	Property Rate Increase
Equipment Breakdown	Included in Property	Included in Property		
Inland Marine	\$ 71,666.00	\$ 72,533.00	\$ (867.00)	
General Liability	\$ 56,788.00	\$ 56,458.00	\$ 330.00	Slight Rate Increase
Employee Benefit Plans Administration Liability	\$ 439.00	\$ 439.00		
Law Enforcement Liability	\$ 90,842.00	\$ 130,531.00	\$ (39,689.00)	Decrease from 20 to 9 Reserve Deputies
Public Entity Management Liability	\$ 3,718.00	\$ 3,697.00	\$ 21.00	Budget Driven
Public Entity Employment Practices Liability	\$ 44,890.00	\$ 36,917.00	\$ 7,973.00	Total Personnel now includes Law Enforcement Personnel
Auto Liability	\$ 93,466.00	\$ 85,520.00	\$ 7,946.00	Rate Increase +7 extra vehicles
Auto Physical Damage	\$ 28,568.00	\$ 26,090.00	\$ 2,478.00	Rate Increase +7 extra vehicles
Crime	Included in Property	Included in Property		
Umbrella	\$ 24,501.00	\$ 23,319.00	\$ 1,182.00	All Lines
CyberFirst Liability	\$ 3,420.00	\$ 3,413.00	\$ 7.00	Slight Rate Increase
Total Premiums	\$ 502,275.00	\$ 522,070.00	\$ (19,795.00)	

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	2012	2013	2014	2015	2016	2017	2018
Property	\$ 71,281.00	\$ 74,100.00	\$ 83,161.00	\$ 83,848.00	\$ 83,153.00	\$ 83,153.00	\$ 83,977.00
Equipment Breakdown	included in property	included in property	included in property	included in property	included in property	included in property	included in property
Inland Marine	\$ 41,728.00	\$ 49,960.00	\$ 56,021.00	\$ 64,543.00	\$ 69,618.00	\$ 69,835.00	\$ 71,666.00
General Liability	\$ 63,065.00	\$ 51,943.00	\$ 54,059.00	\$ 56,256.00	\$ 55,823.00	\$ 56,458.00	\$ 56,788.00
Employee Benefit Plans Administration Liability	\$ 439.00	\$ 421.00	\$ 430.00	\$ 562.00	\$ 439.00	\$ 439.00	\$ 439.00
Law Enforcement Liability	\$ 94,015.00	\$ 111,612.00	\$ 130,990.00	\$ 116,315.00	\$ 130,531.00	\$ 130,531.00	\$ 90,842.00
Public Entity Management Liability	\$ 2,962.00	\$ 2,451.00	\$ 3,644.00	\$ 3,757.00	\$ 3,724.00	\$ 3,697.00	\$ 3,718.00
Public Entity Employment Practices Liability	\$ 55,231.00	\$ 38,751.00	\$ 36,074.00	\$ 33,754.00	\$ 36,917.00	\$ 36,917.00	\$ 44,890.00
Auto Liability	\$ 80,636.00	\$ 84,222.00	\$ 78,231.00	\$ 81,977.00	\$ 83,465.00	\$ 85,520.00	\$ 93,466.00
Auto Physical Damage	\$ 20,356.00	\$ 21,527.00	\$ 24,123.00	\$ 25,484.00	\$ 25,940.00	\$ 26,090.00	\$ 28,568.00
Crime	included in property	included in property	included in property	included in property	included in property	included in property	included in property
Umbrella	\$ 20,649.00	\$ 22,042.00	\$ 22,623.00	\$ 23,282.00	\$ 22,961.00	\$ 23,319.00	\$ 24,501.00
CyberFirst Liability	\$ 1,750.00	\$ 1,713.00	\$ 1,819.00	\$ 2,842.00	\$ 2,888.00	\$ 3,413.00	\$ 3,420.00
Total Premiums	\$ 452,112.00	\$ 458,742.00	\$ 491,175.00	\$ 492,620.00	\$ 515,459.00	\$ 519,372.00	\$ 502,275.00



A Commercial Insurance Proposal for:

PANOLA COUNTY

Effective Date: 01/01/2018

Expiration Date: 01/01/2019

Prepared For: The Patterson Agency

Date of Proposal:
Print Date: 12/11/17

Coverage

Line of Business	Company	Policy Number
Deluxe Property	Texas Public Entity Group	630 1171X911
Inland Marine	Texas Public Entity Group	630 1171X911
General Liability	Texas Public Entity Group	ZAS 14T88141
Employee Benefit Liability	Texas Public Entity Group	ZAS 14T88141
Law Enforcement Liability	Texas Public Entity Group	ZAS 14T88141
Public Entity Management Liability	Texas Public Entity Group	ZAS 14T88141
Public Entity Employment-Related Practices Liability	Texas Public Entity Group	ZAS 14T88141
CyberFirst	Texas Public Entity Group	ZAS 14P04407
Auto Liability	Texas Public Entity Group	810 1171X911
Auto Physical Damage	Texas Public Entity Group	810 1171X911
Umbrella Liability	Texas Public Entity Group	ZAS 14P02174

Consult Policy for Actual Terms and 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.

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Date of Proposal:

Print Date: 12/11/17

Account Team

Account Executive — Overall Account Coordinator

Blake Brietske (210)525-3918
dbrietsk@travelers.com

Account Manager — Policy and Billing Services

Elizabeth Herrera (210)525-3827
eherrer1@travelers.com

To report, ask a question or discuss a claim please call 1-800-238-6225 A Claim Customer Service Representative is available 24 hours a day, 7 days a week to take the first notice of loss or provide assistance on any existing claim

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. 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.

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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.

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Risk Control Services

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.

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Location Schedule

1	1	COURTHOUSE	112 SOUTH SYCAMORE, ROOM 216-A, CARTHAGE. TX 75633
2	2	WAREHOUSES/OFFICES	2019 E SABINE, CARTHAGE, TX 75633
3	3	SHOP BLDG	2021 E SABINE. CARTHAGE, TX 75633
4	4	LIBRARY	522 W COLLEGE, CARTHAGE. TX 75633
5	5	PROBATION OFFICES	313 W PANOLA, CARTHAGE. TX 75633
6	6	CONTS OF BLDGS-AIRPORT	NS HWY 79, CARTHAGE, TX 75633
7	7	8000 GAL LEAD FUEL TANK	NS HWY 79, CARTHAGE, TX 75633
8	8	10,000 GAL JET A FUEL TANK	NS HWY 79. CARTHAGE, TX 75633
9	9	4000 GAL LEAD FUEL TANK	NS HWY 79. CARTHAGE, TX 75633
10	10	LUNSFORD PORTABLE BLDG	NS HWY 79, CARTHAGE. TX 75633
11	11	TERMINAL/OFFICE/LOUNGE	NS HWY 79, CARTHAGE, TX 75633
12	12	HANGAR 1 ENCLOSED	NS HWY 79, CARTHAGE, TX 75633
13	13	HANGAR 7 ENCLOSED	NS HWY 79. CARTHAGE, TX 75633
14	14	HANGAR 8 OPEN	NS HWY 79. CARTHAGE, TX 75633
15	15	HANGAR 10 ENCLOSED	NS HWY 79, CARTHAGE. TX 75633
16	16	HANGAR 12 OPEN	NS HWY 79, CARTHAGE, TX 75633
17	17	HANGAR 13 ENCLOSED	NS HWY 79, CARTHAGE, TX 75633
18	18	HANGAR 14 ENCLOSED	NS HWY 79. CARTHAGE. TX 75633
19	19	HANGAR 16 ENCLOSED	NS HWY 79. CARTHAGE, TX 75633
20	20	ARMORY/NEW LIBRARY	321 S MARKET CARTHAGE, TX 75633
21	21	ARMORY/SHERIFF STORAGE	321 S MARKET. CARTHAGE. TX 75633
22	22	DETENTION CENTER	319 W WELLINGTON. CARTHAGE. TX 75633

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Date of Proposal:

Print Date: 12/11/17

Deluxe Property

DELUXE PROPERTY COVERAGE FORM

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 locations for which a value for such coverage or property is shown on the Statement of Values dated 1/1/2018, 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.

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

COINSURANCE PROVISION:

Coinsurance does not apply to the Blanket Coverages shown above.

EXCEPTION(S)

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

Building and Your Business Personal Property	90%
--	-----

VALUATION PROVISION:

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

DELUXE PROPERTY COVERAGE PART SCHEDULE - 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 applies as shown on schedule

EXCEPTION(S)

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

Buildings	100%
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)

Buildings	Actual Cash Value
Your Business Personal Property	Actual Cash Value

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

Personal Property in Transit

\$50,000

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
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 and 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 premises	\$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	
Outside Signs		
At all described premises	\$100,000	

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	PANOLA COUNTY	
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
Pollutant Cleanup and Removal – Annual Aggregate	\$100,000	
Preservation of Property		
Expenses to move and temporarily store 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 all 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 BUSINESS INCOME (AND EXTRA EXPENSE) COVERAGE FORM - DESCRIBED PREMISES

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

100 % Coinsurance Applies See Business Income – Coinsurance

Rental Value Included
 Ordinary Payroll Limited 90 days

DELUXE BUSINESS INCOME - 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	

Cause of Loss – Equipment Breakdown

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.

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

UTILITY SERVICES:

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

Coverage is provided for the following

- Water Supply
- Communication Supply
- Power Supply

Coverage for Overhead Transmission Lines is excluded

Crime 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		

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Public Sector Services Additional Coverage Endorsements

	Limits of Insurance
Spoilage Coverage Extension DX T3 15	\$10,000
Sewer or Drain Backup Amendment DX T4 45	\$50,000
Public Entity Property Extensions DX T4 47:	
Confiscated Property	\$100,000
Street Lights – each item	\$2,500
Street Lights – maximum per occurrence	\$50,000
Street Signs – each item	\$2,500
Street Signs – maximum per occurrence	\$50,000
Traffic Signs and Lights – each item	\$2,500
Traffic Signs and Lights – maximum per occurrence	\$50,000
Stadium Lights – each item	\$2,500
Stadium Lights – maximum per occurrence	\$50,000

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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, a 72 hour deductible applies

ANY OTHER COVERED LOSS:

in any one occurrence

\$5,000

AMENDMENTS:

CAUSES OF LOSS-EQUIPMENT BREAKDOWN	DX T3 19
ELECTRONIC VANDALISM LIMITATION ENDT	DX T3 98
CRIME ADDITIONAL COVERAGE	DX T4 15
BUSINESS INCOME-COINSURANCE	DX T4 61
EXCL OF CERTAIN COMPUTER RELATED LOSSES	IL F0 22
COMMON POLICY CONDITIONS - TPEG	IL T0 52
EXCL OF LOSS DUE TO VIRUS OR BACTERIA	IL T3 82
AMNDT COMMON POLICY COND-PROHIBITED COVG	IL T4 12
CAP ON LOSSES CERTIFIED ACT OF TERRORISM	IL T4 14
WELCOME TO THE TEXAS PUBLIC ENTITY GROUP	PN T5 99

Rating Basis

Rating Basis is Based on 100% Values for Blanket Locations plus Scheduled Locations Limits plus Time Element Limits.

Total Rating Basis:	\$24,363,911
Rate:	.337897
Premium for Policy Period:	\$83,977

Note: The Premium shown above includes the premium charged for Equipment Breakdown coverage. The premium for Equipment Breakdown coverage is \$1,643.

If you elect not to purchase Equipment Breakdown coverage, please contact your Account Executive and a revised quote without Equipment Breakdown coverage will be sent to you.

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SIGNATURE OF THE _____ IS FOR THIS ENTIRE PROPERTY SCHEDULE ACKNOWLEDGING THAT ALL VALUES AND LOCAL

FORMATION ARE CORRECT TO THE

BEST OF MY KNOWLEDGE AND BELIEF

SIGNATURE

TITLE

DATE

Panola County

Item/Occupancy	Location/Address	Expiring Values		Values for Renewal		Const	Year Built	RC	HG	SQ/FT	Updates - year				RC/FFC	Bldg/Spc		
		Bldg Value	Pers Prop	Bldg Value	Pers Prop						Wire	Heat	Plum	Roof			ITV	
Blanket Locations 12, 3, 4, 6, 26																		
001 Courthouse	112 S Sycamore	2,349,611	587,403			NC/MNC	1953											
002 Courthouse Annex	108 S Sycamore	700,000	92000	7,982,141	1,967,859	NC/MNC	1987	3	Low	16,000							Bk1	
003 Sheriff's Dept	110 S Sycamore	2,532,530	644,173			NC/MNC	1987	3	Low	13,000								Bk1
004 Judicial Center	110 S Sycamore	2,400,000	644,283			NC/MNC	2003	3	Low	15,000								Bk1
026 Panola County Detention Cent	319 W Wellington	9,035,136	1,000,000	9,035,136	1,000,000	NC/MNC	2009	3		34320	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		1994					Acv
006 Shop Bldg	2021 E Sabine	45,831	11,458	45,831	11,458	Frame	1947	3	High	6,000	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					Rc
009 Probation Offices	313 W Panola	153,088	38272	153,088	38,272	Frame	1950	3	Low	4,900	1997		1999					Acv
010 Contents of Bldgs-Airport			52000		52,000	JM												
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	2013	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

**DELUXE PROPERTY COVERAGE PART SCHEDULE -
SPECIFIC LIMITS**

Prem	Bldg.	Description of Coverage or Property	Limits of Insurance
2	2	Buildings	\$65,184
2	2	Your Business Personal Property	\$16,296
3	3	Buildings	\$45,831
3	3	Your Business Personal Property	\$11,458
4	4	Buildings	\$433,430
4	4	Your Business Personal Property	\$400,000
5	5	Buildings	\$153,088
5	5	Your Business Personal Property	\$38,272
6	6	Your Business Personal Property	\$52,000
7	7	Buildings	\$30,000
8	8	Buildings	\$40,000
9	9	Buildings	\$10,000
10	10	Buildings	\$2,798
11	11	Buildings	\$26,000
12	12	Buildings	\$15,600
13	13	Buildings	\$20,800
14	14	Buildings	\$6,240
15	15	Buildings	\$12,480
16	16	Buildings	\$6,240
17	17	Buildings	\$14,560
18	18	Buildings	\$6,240
19	19	Buildings	\$36,400
20	20	Buildings	\$2,373,500
20	20	Your Business Personal Property	\$108,358
21	21	Buildings	\$104,000

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TRAVELERS 

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Inland Marine

IM PAK

State	Premises / Bldg Number	Coverage	Limits of Insurance & Deductibles
		Contractor's Equipment	\$ 1,000
		Listed Items	\$ 5,186,659
		Unlisted Items	\$ No Coverage
		Leased or Rented Items	\$ No Coverage
		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	\$ 5,186,659
		Flood Limit of Insurance	\$ 5,186,659
		Flood Annual Aggregate Limit of Insurance	\$ 5,186,659
		Earth Movement Limit of Insurance	\$ 5,186,659
		Earth Movement Annual Aggregate Limit of Insurance	\$ 5,186,659
		Basic Deductible	\$ 1,000
		Flood Deductible	\$ 50,000
		Earth Movement Deductible	\$ 50,000
		Windstorm Deductible	\$ 5,000
		Scheduled Property	\$

State	Premises / Bldg Number	Coverage	Limits of Insurance & Deductibles
		Scheduled Items	\$ 40,631
		Flood Limit of Insurance	\$ 40,631
		Flood Annual Aggregate Limit of Insurance	\$ 40,631
		Earth Movement Limit of Insurance	\$ 40,631
		Earth Movement Annual Aggregate Limit of Insurance	\$ 40,631
		Basic Deductible	\$ 1,000
		Flood Deductible	\$ 50,000
		Earth Movement Deductible	\$ 50,000
		Windstorm Deductible	\$ 5,000

EXCL OF CERTAIN COMPUTER RELATED LOSSES	IL F0 22
EXCL OF LOSS DUE TO VIRUS OR BACTERIA	IL T3 82
AMNDT COMMON POLICY COND-PROHIBITED COVG	IL T4 12
CAP ON LOSSES CERTIFIED ACT OF TERRORISM	IL T4 14
WELCOME TO THE TEXAS PUBLIC ENTITY GROUP	PN T5 99

Consult Policy for Actual Terms and Conditions

Panola County

ROAD & BRIDGE EQUIPMENT 10/16/17									
YEAR	MAKE/MODEL	SERIAL#	EQUIPMENT NUMBER	PRECINCT#	ADD/DELETE EFF.	AMT. OF INSURANCE			
1997	FERGUSON 9-WHEEL PNEUMATIC ROLLER	1460		5758		\$ 20,000.00			
1997	JOHN DEERE 650G-LPG DOZER	T0650GW831417		5713		\$ 30,000.00			
1998	JOHN DEERE 230LC EXCAVATOR	600134		217	AUCTION 7/10/2017				
1999	BROYCE R3350 MECHANICAL POWER BROOM	89626		5776		\$ 16,000.00			
2000	CATERPILLAR RR250B ROAD RECLAIMER	03RR00194		5790		\$ 100,000.00			
2000	9 WHEEL PNEUMATIC ROLLER	59882		222	AUCTION 7/10/2017				
2000	MIXER STABILIZER 250B	5GR237		331		\$ 100,000.00			
2000	TEREX DOUBLE DRUM ROLLER	SLBT0PSDEY0ZLA004		5777		\$ 12,000.00			
2001	ROAD RECLAIMER RR250C	AWG00267		332		\$ 100,000.00			
2003	CAT RM250C SOIL STABILIZER	AWG00244		324		\$ 90,000.00			
2004	JOHN DEERE 310SG	T0310SG927721		401		\$ 50,000.00			
2005	JOHN DEERE 310SG BACKHOE	T0310SG942977		501		\$ 64,002.00			
2005	CATERPILLAR RM250C RECLAIMER	AWG00374		507		\$ 200,000.00			
2005	Massey Ferguson Tractor	BL34045		502	AIRPORT	\$ 10,000.00			
2006	ALAMO MACHETE BOOM MOWER	2197		ATT 609	AUCTION 5/8/2014				
2007	JOHN DEERE 450 JLGP CRAWLER DOZER	T0450JX132065		1211		\$ 75,800.00			
2007	JOHN DEERE 6415	L06415B513459/32609		707	AUCTION 7/10/2017				
2007	JOHN DEERE 310 SJ CAB TRACTOR	T03103SJ149207		710		\$ 72,329.00			
2008	JOHN DEERE BACKHOE	T03103SJ165857		806		\$ 74,500.00			
2008	JOHN DEERE BACKHOE	T03103SJ156754		801	TRADED IN 6/20/17				
2008	VOLVO MOTORGRADER	41877		802		\$ 171,094.00			
2008	KUBOTA TRACTOR W/LOADER	56372-A6909		809		\$ 37,954.00			
2009	JOHN DEERE BACKHOE 310 SJ	T0310SJ173065		901		\$ 84,686.00			
2009	John Deere 770G Motor Grader	DW770GX624868		906		\$ 197,500.00			
2010	MACHETE	50RP-00043		ATT 506	AUCTION 7/12/2016				
2010	KUBOTA M7040 DCT-1 TRACTOR W/FELOADER	83662		1005		\$ 37,073.00			
2010	KUBOTA M9540DTC-1 CAB TRACTOR	81609		1010		\$ 37,196.00			
2011	KOMATSU MOTOGRADER GD655-EO	51660/L774		1101		\$ 177,185.00			
2011	RHINO BUSH HOG 3710 ROTARY CUTTER 10FT	12-00525		1103		\$ 11,950.00			
2011	JOHN DEERE 770 G MOTORGRADER	1DW770GXJBE638261		1201		\$ 208,150.00			
2011	JD 310SJ BACKHOE	1T0310SJVB0197936		1105		\$ 84,400.00			
2011	MOHAWK PREDATOR 10' FLEX MOWER	74357		1119		\$ 11,500.00			
2012	JOHN DEERE 310 SJ BACKHOE	1T0310SJCCD217238		1202		\$ 67,700.00			
2012	BOMAG MPH364 R-2	901B23001700		1210		\$ 304,579.00			
2012	John Deere 770G Motor Grader	1DW770GXTC6947443		1302		\$ 210,000.00			
2012	JOHN DEERE 310 SJ BACKHOE	1T0310SJJCD217567		1205		\$ 82,700.00			
2012	CHIEF MOHAWK 7' CUTTER BUSH HOG	A31505		1209		\$ 3,550.00			
2013	3810 BUSH HOG	1200025		1309		\$ 13,050.00			
2013	JOHN DEERE 310SK BACKHOE	252817		1311		\$ 88,800.00			

Panola County

ROAD & BRIDGE EQUIPMENT 10/16/17									
YEAR	MAKE/MODEL	SERIAL #	EQUIPMENT NUMBER	precinct #	ADD/DELETE ERE	AMT. OF INSURANCE			
2013	JOHN DEERE 6105D CAB TRACTOR	1P06105DBDM051109	1313	3		\$ 46,289.00			
2013	JOHN DEERE 770 G MOTORGRADER	1DW770GXJDE662650	1401	4		\$ 220,200.00			
2014	KUBOTA M9960HDC 4X4 TRACTOR	57182	1416	1		\$ 41,985.00			
2014	KUBOTA M9960 HDC CAB TRACTOR	60713	1506	1		\$ 42,000.00			
2014	JOHN DEERE 210G LC TRACKHOE	521954	1510	1		\$ 165,000.00			
2014	KUBOTA CAB TRACTOR M9960HDC	56875	1415	2		\$ 41,985.00			
2014	JOHN DEERE 210G LC TRACKHOE	522796	1601	2		\$ 173,000.00			
2014	KUBOTA CAB TRACTOR M9960HDC	55925	1414	3		\$ 41,982.00			
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			
2014	JOHN DEERE 6105D CAB TRACTOR	1P06105DEEM051473	1404	4		\$ 47,460.00			
	DBM-CP '20 REAR CRADLE BOOM W/DBR060								
2014	60" ROTARY CUTTER	8782	1405	4		\$ 53,353.00			
2015	John Deere 770G Motor Grader	1DW770GXCEF6660109	1500	1		\$ 209,500.00			
2015	JOHN DEERE 310 SK BACKHOE	1T0310SKCFE276239	1501	1		\$ 88,000.00			
2015	JOHN DEERE JD 210G EXCAVATOR	522811	1605	3		\$ 177,000.00			
2015	JOHN DEERE 310SD BACKHOE	1T0310SKTFE276226	1502	4		\$ 88,000.00			
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			
2016	JD 6110M CAB TRACTOR W/ALAMO MACHETE	1L06110MTGH863128	1606	1		\$ 143,422.00			
2016	KUBOTA M5-111HDC 4X4 TRACTOR	51745	1602	4		\$ 51,305.00			
2016	FLEX 10' MODERN CUTTER	97639	1608	1	ADD 11/15/16	\$ 11,900.00			
2016	JD 6120E CAB TRACTOR W/ALAMO 18" MACHETE BOO	1P06120ECG001803	1607	2	ADD 11/14/16	\$ 126,835.00			
2016	FLEX 10' MODERN CUTTER	93629	1701	4	ADD 01/11/17	\$ 13,500.00			
2015	JOHN DEERE 770G MOTOR GRADER	1DW770GXKFF667290	1702	3	ADD 03/30/17	\$ 226,000.00			
2017	JOHN DEERE 310 SL BACKHOE LOADER	1T0310SLCHF313898	1703	2	ADD 06/20/17	\$ 69,000.00			
2017	MOHAWK CHIEF 6' HD CUTTER	A51532	1704	1	ADD 06/28/17	\$ 3,300.00			
2017	JOHN DEERE 310 SL BACKHOE	1T0310SLCHF315134	1705	1	ADD 07/18/17	\$ 92,835.00			
EQUIPMENT TOTAL						\$ 5,186,659.00			
2014	BOAT/MOTOR/TRAILER	68VL-1145666		LAW		\$ 25,631.00			
2016	POLARIS OFF ROAD VEHICLE	3NSRVA871GG826716		LAW	ADD 11/15/16	\$ 15,000.00			
EQUIPMENT & BOAT TOTAL						\$ 5,227,290.00			

ADDITIONAL COVERAGE INFORMATION

Other

IM PAK Modifiers

IM PAK will use policy language attachments rather than endorsements (refer to the IM PAK section)

<u>Modifier Number</u>	<u>Name</u>
0654	Programming Errors F
0463	Texas Exception To Date-Related Loss Excl

Gross Premium: \$71,666

General Liability – Occurrence

Option 1

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
Sewage Back-Up Limit	Excluded
Failure To Supply Limit	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

Consult Policy for Actual Terms and Conditions

General Liability – Occurrence

AMENDMENTS

PUBLIC ENTITIES XTEND ENDORSEMENT

MOBILE EQUIPMENT REDEFINED - PUBLIC ENTITIES

AMENDMENT OF COVERAGE B - PERSONAL AND ADVERTISING INJURY LIABILITY

AMENDMENT - POLLUTION EXCLUSION

CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM

EMPLOYMENT-RELATED PRACTICES EXCLUSION

EXCLUSION - ASBESTOS

EXCLUSION - INJURY TO VOLUNTEER FIREFIGHTERS

EXCLUSION - LAW ENFORCEMENT ACTIVITIES OR OPERATIONS

COVERAGE C - MEDICAL PAYMENTS EXCLUSION

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

EXCLUSION - UNSOLICITED COMMUNICATIONS

EXCLUSION - WAR

EXCLUSION - PUBLIC USE OF PRIVATE PROPERTY

FUNGI OR BACTERIA EXCLUSION

EXCLUSION - DISCRIMINATION

EXCLUSION - PROFESSIONAL HEALTH CARE SERVICES - PUBLIC ENTITIES

EXCLUSION - VIOLATION OF CONSUMER FINANCIAL PROTECTION LAWS

EXCLUSION - FAILURE TO SUPPLY

EXCLUSION - LEAD

EXCLUSION - NUCLEAR ENERGY LIABILITY

AMENDMENT OF COMMON POLICY CONDITIONS - PROHIBITED COVERAGE - UNLICENSED INSURANCE AND TRADE OR ECONOMIC SANCTIONS

AMENDMENT OF BODILY INJURY DEFINITION

AMENDMENT OF PROPERTY DAMAGE DEFINITION

AMENDMENT - NON CUMULATION OF EACH OCCURRENCE LIMIT OF LIABILITY AND NON CUMULATION OF PERSONAL AND ADVERTISING INJURY LIMIT

AMENDMENT - OTHER INSURANCE CONDITION AND MEANING OF OTHER INSURANCE, OTHER INSURER, AND INSURER

Consult Policy for Actual Terms and Conditions

AMENDMENT OF CONTRACTUAL LIABILITY EXCLUSION - EXCEPTION FOR DAMAGES ASSUMED
IN AN INSURED CONTRACT APPLIES ONLY TO NAMED INSURED

AMENDMENT OF SUPPLEMENTARY PAYMENTS - TAXED COSTS AND APPEAL BONDS

PROFESSIONAL HEALTH CARE & SOCIAL SERVICES LIABILITY COVERAGE - DESIGNATED
PROFESSIONALS - PUBLIC ENTITIES APPLIES WHEN "YES" IS INDICATED BELOW

NURSES	NO	PARAMEDIC / EMT	NO
JAIL NURSES	NO	SOCIAL SERVICES	NO
CORONER	NO		

Gross Premium \$56,788

General Liability

Features & Benefits**Coverage**

Coverage features include

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

Other

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

Consult Policy for Actual Terms and Conditions

TRAVELERS 

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Employee Benefits Liability – Claims Made

Option 1

Coverage	Limit
Aggregate Limit	\$6,000,000
Each Employee Limit	\$2,000,000

DEDUCTIBLES

The following deductibles (Loss Only) apply

Each Employee Deductible (Loss Only)	\$1,000
Retroactive Date	None

Gross Premium \$439

Features & Benefits

Coverage Form

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

Consult Policy for Actual Terms and Conditions

Law Enforcement Liability – Occurrence

Option 1

Coverage	Limit
Aggregate Limit	\$2,000,000
Each Wrongful Act Limit	\$2,000,000

Statutory Cap Limits Of Coverage Endorsement

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

DEDUCTIBLES

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

The following deductible (Damages and Defense Expenses) applies

Each Wrongful Act Deductible - Damages and Defense Expenses	\$10,000
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AMENDMENTS

CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM

AMENDMENT OF COMMON POLICY CONDITIONS - PROHIBITED COVERAGE -UNLICENSED INSURANCE AND TRADE OR ECONOMIC SANCTIONS

AMENDMENT OF LAW ENFORCEMENT ACTIVITIES OR OPERATIONS

FUNGI OR BACTERIA EXCLUSION

MOBILE EQUIPMENT REDEFINED - EXCLUSION OF VEHICLES SUBJECT TO MOTOR VEHICLE LAWS

Gross Premium \$90,842

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Law Enforcement Liability

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

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

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 physical damage to personal property of others that is in a person's possession at the time of arrest and in the care, custody or control of an insured at the time of damage (Deductible options only)
- Damages include plaintiff's attorney fees if awarded or paid in settlement
- Defense outside limits
- Defense obligation for criminal, dishonest, fraudulent or malicious wrongful act allegations provided until it has been admitted or determined in a legal proceeding that such wrongful act was committed by that insured or with consent or knowledge of that insured
- 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.

Consult Policy for Actual Terms and Conditions

Comparison of Law Enforcement Liability Exposures						
	2017			2018		
	Number of Personnel	Premium per Group Member	2017 Total Group Premium	Number of Personnel	Premium per Group Member	2018 Total Group Premium
Group 1	Full Time Officers	27	\$2,375.00	26	\$1,753.00	\$ 45,578.00
	Drug Dogs	2	\$4,750.00	1		\$ 1,753.00
Group 2	Reserved Deputies	20	\$1,190.00	9	\$876.50	\$ 7,888.50
	Jailers	27	\$32,130.00	23		\$ 20,159.50
Group 3	Dispatchers	9	\$603.00	8	\$438.22	\$3,505.76
	Jail Nurse			1		\$438.22
Group 4	Non-Law enforcement Personnel	1	\$299.00	1	\$220.02	\$ 220.02
Group 5	Jail Square Footage			34,320	\$0.33	\$ 11,299.00
Total Premium			\$130,531.00			\$ 90,842.00

Public Entity Management Liability – Claims Made

Option 1

Coverage	Limit
Aggregate Limit	\$2,000,000
Each Wrongful Act Limit	\$2,000,000
Retroactive Date	02/02/1997

DEDUCTIBLES

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

The following deductible (Damages and Defense Expenses) applies

Each Wrongful Act Deductible - Damages and Defense Expenses \$25,000

AMENDMENTS

CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM

AMENDMENT OF NETWORK AND INFORMATION SECURITY WRONGFUL ACT DEFINITION

AMENDMENT OF COMMON POLICY CONDITIONS - PROHIBITED COVERAGE - UNLICENSED INSURANCE AND TRADE OR ECONOMIC SANCTIONS

AMENDMENT OF LAW ENFORCEMENT ACTIVITIES OR OPERATIONS DEFINITION

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 | |

Gross Premium \$3,718

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Public Entity Management Liability

Features & 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
- Boards and Board Members
- Elected and Appointed Officials, Executive Officers and Directors
- Employees (including employees of the entity's boards)
- Legal Representatives
- 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 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)
- Defense outside limits
- Defense obligation for allegations of criminal, dishonest, fraudulent, or malicious wrongful acts or knowing violations of rights or law is provided until it has been admitted or determined in a legal proceeding that such wrongful act or knowing violation was committed by that insured or with consent or knowledge of that insured.
- Contractual Liability Exclusion does not apply to loss for which insured would have liability for damages even without the contract
- Limits not reduced by payment of deductible or self-insured retention

Consult Policy for Actual Terms and Conditions

Public Entity Employment-Related Practices Liability – Claims Made

Option 1

IMPORTANT NOTICE –

Defense expenses are payable within the limits of Insurance

Coverage	Limit
Aggregate Limit	\$2,000,000
Each Wrongful Employment Practice Offense Limit	\$2,000,000

DEDUCTIBLES

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

The following deductible (Damages and Defense Expenses) applies

Each Wrongful Employment Practice Offense Deductible - Damages and Defense Expenses \$25,000

Retroactive Date 02/02/1997

AMENDMENTS

CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM

EXCLUSION - OTHER EMPLOYMENT LAWS

AMENDMENT OF COMMON POLICY CONDITIONS - PROHIBITED COVERAGE - UNLICENSED INSURANCE AND TRADE OR ECONOMIC SANCTIONS

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 | |

Gross Premium \$44,890

Consult Policy for Actual Terms and Conditions

TRAVELERS

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Date of Proposal:

Print Date: 12/11/17

Public Entity Employment-Related Practices Liability

Features & 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
- Boards and Board Members
- Elected and Appointed Officials, Executive Officers and Directors
- Employees (including employees of the entity's boards)
- Legal Representatives
- 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)
- 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)
- Risk Control Services
 - 1) RMPlus – Free of charge, includes sample handbook, policies, email links to relevant articles,
 - 2) 800 Legal Hotline – Free of charge to ask EP-related questions from expert attorneys around the country,
 - 3) LocalGovU – Hundreds of online courses tailored to public entities that Travelers policyholders may purchase at discounted rates, Insureds ability to track and report employee scores back to policyholder for HR record-keeping purposes
- 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
- Limits not reduced by payment of deductible or self-insured retention

Consult Policy for Actual Terms and Conditions

CyberFirst Liability – Claims Made

Aggregate Limit \$1,000,000

Third Party Liability Insuring Agreements	Included/ Not Covered	Retro Date	Each Wrongful Act Limit	Retention
Network and Information Security Liability	Included	01/01/2012	\$1,000,000	\$10,000
Communications and Media Liability	Included	01/01/2012		

First Party Insuring Agreements	Limit of Insurance	Retention/ Waiting Period	
Security Breach Notification and Remediation Expenses	\$50,000	\$10,000	<p>With Travelers' CyberFirst™ coverage, your business will have access to the Travelers eRisk Hub™, powered by NetDiligence – an information portal that includes pre- and post-event benefits, including:</p> <ul style="list-style-type: none">  Tools to build privacy controls, and information and IT security programs  Calculators to estimate potential costs of an event  Listing of professionals who help customers build/improve cyber programs.  Statutory, regulatory and case law update on privacy liability and notification obligations.  Breach Coach™ service – 30-minute consultation.  Sample incident roadmap for dealing with a privacy breach
Crisis Management Service Expenses	\$50,000	\$10,000	
Business Interruption and Additional Expenses	Not Included	Not Included	
IT Provider – Contingent Business Interruption and Additional Expenses	Not Included	Not Included	
Outsource Provider – Contingent Business Interruption and Additional Expenses	Not Included	Not Included	
Extortion Expenses	Not Included	Not Included	
Computer Program and Electronic Data Restoration Expenses	Not Included	Not Included	
Computer Fraud	Not Included	Not Included	
Funds Transfer Fraud	\$500,000	\$10,000	
Telecommunications Theft	Not Included	Not Included	

PREMIUM DETAIL

Consult Policy for Actual Terms and Conditions



Premium	Surcharges or Assessments	Total Premium
\$3,420	\$	\$3,420

Liability coverage applies on a claims-made basis. Payments of defense expenses will reduce, and may exhaust, the limits of insurance.

Common CyberFirst Endorsements:

Required Forms Applicable to All Modules

- CYBERFIRST DECLARATIONS
- FORMS, ENDORSEMENTS AND SCHEDULE NUMBERS
- EXCLUSION – DESIGNATED BOARDS, COMMISSIONS, GOVERNMENTAL UNITS OR DEPARTMENTS
- EXCLUSION – EMPLOYMENT-RELATED PRACTICES

CyberFirst Network and Information Security Liability Coverage

Required Forms:

- CYBERFIRST NETWORK AND INFORMATION SECURITY LIABILITY COVERAGE

CyberFirst Communications and Media Liability Coverage

Required Forms:

- CYBERFIRST COMMUNICATIONS AND MEDIA LIABILITY COVERAGE

CyberFirst Expense Reimbursement Coverage

Required Forms:

CyberFirst Boards and Commissions Coverage Endorsement

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 | |

Consult Policy for Actual Terms and Conditions

Consult Policy for Actual Terms and Conditions

TRAVELERS 

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Date of Proposal:

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Automobile Liability

Option 1

Liability Coverage	Auto Symbols	Limits
Liability	1 only	\$2,000,000
Personal Injury Protection	5 only	Included
PIP Limits		\$2,500
Uninsured/Underinsured Motorist	2 only	\$500,000

Number of autos, excluding trailers	111
Number of trailers	20

Statutory Cap Limits Of Coverage Endorsement

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

Consult Policy for Actual Terms and Conditions



Automobile Liability

AMENDMENTS

AMENDMENT OF BODILY INJURY DEFINITION

PUBLIC ENTITY AUTO EXTENSION

PROFESSIONAL SERVICES NOT COVERED

EMERGENCY VEHICLES - VOLUNTEER FIREFIGHTERS' & WORKERS' INJURIES EXCLUDED

AMENDMENT OF EMPLOYEE DEFINITION

AMENDMENT OF COMMON POLICY CONDITIONS - PROHIBITED COVERAGE - UNLICENSED INSURANCE AND TRADE OR ECONOMIC SANCTIONS

Gross Premium \$93,466

Consult Policy for Actual Terms and Conditions

TRAVELERS 

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Date of Proposal:

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Automobile Physical Damage

Option 1			
Coverage	Valuation	Units	Deductible
Symbol 10			
Comprehensive	Actual Cash Value	122	\$1,000
Collision	Actual Cash Value	122	\$1,000

DESCRIBED AUTOS

Symbol 10 COMPREHENSIVE AND COLLISION COVERAGE APPLIES TO ALL OWNED AUTOS EXCEPT 1970 HOMEMADE TRAILER VIN#TR182933, 1989 CARTEX TRAILER VIN#13KTG1015KT000447, 1998 TOP HAT TRAILER VIN#4R7FS1625WT017809, 2003 CARTEX TRAILER VIN#13KTG08171T002794, 2001 CARTEX TRAILER VIN#13KTG12191T002486, 1981 FORD TRUCK VIN#2FTCF10E9BCA21308, 2005 HONDA TRUCK VIN#5J6YH18635L015604, 2005 FORD TRUCK VIN#1FTRW12W45KB54011 AND 2004 WELL TRAILER VIN#1WC200G2742051356 DO NOT HAVE PHYSICAL DAMAGE COVERAGE

Consult Policy for Actual Terms and Conditions



Auto Physical Damage

AMENDMENTS

PUBLIC ENTITY AUTO EXTENSION

Gross Premium \$28,568

Consult Policy for Actual Terms and Conditions

TRAVELERS 

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Date of Proposal:

Print Date: 12/11/17

Automobile Composite Rating

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
\$842	0.303	0.365

- 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.

Consult Policy for Actual Terms and Conditions

Automobile Liability & 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 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 an Insured for Auto Liability

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

Other

Auto Liability coverage if written is extended to provide

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

Auto Physical Damage coverage if written is extended to provide

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

Consult Policy for Actual Terms and Conditions

Panola County

ROAD & BRIDGE 10/16/17									
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	4R7FS1625WT017809					X	X
R & B	1999	CARTEX GOOSENECK	25840452000022300				8,000 00	X	X
R & B	2001	CARTEX 18FT TRAIL	13KEP18281T002522				1,150 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	3FRXF76P6AV684711	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 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	5JYLB52357P071290	711			44,475 00	X	X
R & B	2008	FORD DUMP TRUCK	3FRXF75S08V048006	803	3	AUCTION 7/10/2017	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	3D7KR26L09G530835	903	3		32,679 00	X	X
R & B	2009	GMC TON 1/2 PICKUP	1GDE4C1949F410055	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	1FTSX21R99EA85888	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	2010	T370 Kenworth Dump Truck	2NKH8N8X2AM265015	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	13KBU20209T004001	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

DEPARTMENT	YEAR	MAKE/MODEL	VIN #	EQUIP#	PCT	ADDED/DELETED	COST/NEW	Contip.	Collision
R & B	2011	KENWORTH DUMPTRUCK	2HKHHN8X6BM281879	1008	4		82,258 00	X	X
R & B	2010	KENWORTH DUMPTRUCK	2NKHNN8XXBM280394	1006	2		90,000 00	X	X
R & B	2010	KENWORTH DUMPTRUCK	2NKHNN8X1BM280395	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	3FRXF7FC0BV388691	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	2012	KENWORTH DUMPTRUCK	2NKHNN8X8CM298877	1104	1		79,187 48	X	X
R & B	2012	KENWORTH DUMPTRUCK	2NKHNN8X1CM304888	1107	2		79,187 48	X	X
R & B	2011	DODGE 3/4 TON 2500 4DR 4WD	3D7UT2CL3G6613647	1108	1		39,365 00	X	X
R & B	2012	FORD F-350 CAB & CHASSIS	1FDRF3GT8CEA16327	1109	FM&L		29,752 61	X	X
R & B	2011	DODGE 3500 CAB & CHASSIS	3D6WF4EL9BG588738	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	2NKHNN8X7CM323414	1114	1		80,982 48	X	X
R & B	2012	KENWORTH DUMPTRUCK T-370	2NKHNN8X5CM323413	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	1C8RD6FT7CS170095	1206	3		21,785 00	X	X
R & B	2012	CAR-TEX TRAILER 20X5	4C9BE2527CC18171	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	3FRXF7FE7CV198857	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	2014	FORD F750	3FRXF7FE3CB198855	1303	4		76,989 00	X	X
R & B	2014	KENWORTH DUMPTRUCK T-370	2NKHJ8X3EM390720	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	1FT7W2B7XDEB25029	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	3FRXF7FE0DV024839	1403	1		79,489 00	X	X
R & B	2000	CARGO TRAILER 5X10	11WBC1010YW251903	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	1FDRF3H66FEA3662	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	3FRXF7FE2FV924875	1409	4		82,009 00	X	X
R & B	2014	CARGO 5X8 SINGLE AXLE	4D6EB0816EC038506	1412	3		1,740 00	X	X
R & B	2014	CARGO 5X8 SINGLE AXLE	4D6EB0819EC038709	1413	3		1,740 00	X	X
R & B	2014	CARGO 5X8 SINGLE AXLE	4D6EB0815EC038710	1410	4		1,740 00	X	X
R & B	2014	CARGO 5X8 SINGLE AXLE	4D6EB0817EC038711	1411	4		1,740 00	X	X
R & B	2014	TIGER UTILITY TRAILER	5UTBU1421EM003925	1419	3		1,500 00	X	X
R & B	2015	CHEVY SILVERADO 4WD	1GCVKPEH1FZ267529	1504	3		23,894 00	X	X
R & B	2015	FORD F350 DUMP TRUCK	1FDRF3GT6FEC55931	1505	2		42,967 50	X	X
R & B	2016	KENWORTH DUMP TRUCK	2NKHJ8X1GM473940	1506	2		92,442 00	X	X
R & B	2015	CARTEX TANDEM DUAL GN TRAILER	4C9GE3228FC118250	1508	4		11,575 00	X	X
R & B	2016	RED FORD F250 4X4 CREW CAB	1FT7W2B61GEA16019	1509	2		29,335 00	X	X
R & B	2016	FORD F750 DUMP TRUCK	1FDXF7DEXGDA01506	1511	3		75,408 50	X	X
R & B	2016	DODGE 4500 RAM CAB & CHASSIS	3C7WRLFLJG56689	1603	4		47,207 00	X	X
R & B	2000	DYNAMELD LOWBOY TRAILER	4U181DJHY1039714	1604	4	ADD 03/21/16	36,582 00	X	X
R & B	2017	2017 DODGE RAM 2500	3C6UR5D1XHG679900	1705	1	ADD 10/19/2017	44,787 69	X	X
R & B	2018	2018 DODGE RAM 2500	3C6UR5C1E9JG122077	1707	4	ADD 11/14/2017	39,099 61	X	X

Panola County

ROAD & BRIDGE 10/16/17											
DEPARTMENT	YEAR	MAKE/MODEL	VIN #	EQUIP#	PCI	ADDED/DELETED	COST/NEW	Comp.	Collision		
R & B	2008	GOOSENECK TANDEM DUAL TRAILER	4C9GE3226HC118299	1708	1	ADD 12/04/2017	11,905.00	X	X		
TOTAL										3,104,654.99	

SHERIFF'S DEPARTMENT 10/16/17

DEPARTMENT	YEAR	MAKE/MODEL	VIN #	COST NEW	Comp.	Collision	ADD/DELETE DATE
1 LAW/SEIZED	1981	FORD PKUP	2FTCF10E98CA21308	SEIZED	UNABLE TO GET TITLE		
2 LAW/SEIZED	2005	HONDA ELEMENT	5J6YH18635L015604	SEIZED	X	X	
3 LAW/SEIZED	2005	FORD PICKUP	1FTRW12W45KB54011	SEIZED	X	X	
3 DEPARTMENT EMER MGT	2004	TRAILER/WELL	VIN # 1WC200G2742051356	COST NEW	Comp.	Collision	

CONSTABLE 1 & 4 10/16/17									
DEPARTMENT	YEAR	MAKE/MODEL	VIN #	COST NEW	Comp.	Collision	ADD/DELETE		
2	LAW/CONST 1&4	2013	FORD F150	1FTFW1EF5DKF94669	34,218.00	X	X		
3	LAW/CONST 1 & 4	2010	FORD PK F150	1FTEW1C86AFD96848	24,064.00	X	X		
4	LAW/CONST 1 & 4	2015	CHEVY SILVER 4 WD 1/2 TON	3GCUKPEC9FG416589	29,231.00	X	X		
	TOTAL				87,513.00				

CONSTABLE 2 & 3 10/16/17									
DEPARTMENT	YEAR	MAKE/MODEL	VIN #	COST NEW	Comp.	Collision	ADD/DELETE		
5	LAW/CONST 2&3	2007	DODGE 1500 QUAD CAB	1D7HA18277J553749	17,898.00	X	X		
6	LAW/CONST 2&3	2012	DODGE 1500 QUAD CAB	1C6RD7KT0CS235218	30,938.00	X	X		
7	LAW/CONST 2&3	2015	CHEVY TAHOE	1GNSK2EC9FR577185	32,208.00	X	X		
	TOTAL				81,044.00				

JUVENILE PROBATION 10/16/2017

	DEPARTMENT	YEAR	MAKE/MODEL	VIN #	COST/NEW	Comp.	Collision	Add / Delete
1	JUV.PROB	2001	CARTEX TRAILER	13KGTG12191T002486				
3	JUV.PROB	2012	FORD EXPLORER	1FMHK7B80CGA74227	\$ 23,604 00	X	X	
4	JUV.PROB	2017	CHEVY IMPALA	2G11X5S39H9125139	\$ 21,970 00	X	X	ADD 10/20/16
	TOTAL				\$ 45,574 00			

Umbrella Excess Liability

Option 1

Coverage	Limit
General Aggregate 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

Coverage is provided over the following underlying coverages:	Limit
General Liability Limit	\$1,000,000
Employee Benefits Liability	\$2,000,000
Auto Liability	\$2,000,000
Law Enforcement Liability	\$2,000,000
Public Entity Management Liability	\$2,000,000
Employment-Related Practices Liability	\$2,000,000

Consult Policy for Actual Terms and Conditions

Umbrella Excess Liability

AMENDMENTS

CRISIS MANAGEMENT SERVICES EXPENSES COVERAGE - INCLUDING FOR CERTAIN OTHER INSURING AGREEMENTS IF ADDED

AMENDMENT OF COVERAGE B - PERSONAL INJURY & ADVERTISING INJURY LIABILITY

AMENDMENT OF WHO IS AN INSURED - YOUR EXECUTIVE OFFICERS, EMPLOYEES, DIRECTORS OR STOCKHOLDERS ARE INSURED ONLY WHEN QUALIFYING UNDER SCHEDULED UNDERLYING INSURANCE

CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM

EXCLUSION - ASBESTOS

FUNGI OR BACTERIA EXCLUSION

EXCLUSION - LAW ENFORCEMENT ACTIVITIES OR OPERATIONS - COVERAGES A AND B

WAR EXCLUSION

AMENDMENT OF CONTRACTUAL LIABILITY EXCLUSION

AMENDMENT OF WATERCRAFT OR AIRCRAFT EXCLUSION

AMENDMENT OF DAMAGE TO PROPERTY EXCLUSION

PUBLIC USE OF PRIVATE PROPERTY EXCLUSION

PROFESSIONAL HEALTH CARE SERVICES EXCLUSION - LIMITED FOLLOWING FORM - PUBLIC ENTITIES

INJURY TO VOLUNTEER FIREFIGHTERS EXCLUSION - LIMITED FOLLOWING FORM

EXCLUSION - UNSOLICITED COMMUNICATIONS

EXCLUSION - DISCRIMINATION

EXCLUSION - ABUSE OR MOLESTATION

AMENDMENT POLLUTION EXCLUSION

EXCLUSION - VIOLATION OF CONSUMER FINANCIAL PROTECTION LAWS

EXCLUSION - ACCESS OR DISCLOSURE OF CONFIDENTIAL OR PERSONAL INFORMATION

EXCLUSION - LEAD

TOTAL EXCLUSION - FAILURE TO SUPPLY

EXCLUSION - NUCLEAR ENERGY LIABILITY

AMENDMENT OF CONDITIONS AND COVERAGE FOR FINANCIAL INTEREST IN FOREIGN INSURED ORGANIZATIONS - UMBRELLA

AMENDMENT OF BODILY INJURY DEFINITION

AMENDMENT OF DEFENSE OF CLAIMS OR SUITS - REASONABLE EXPENSES INCURRED BY THE INSURED AT OUR REQUEST

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AMENDMENT OF WHO IS AN INSURED - INSUREDS ADDED WHEN QUALIFYING UNDER SCHEDULED UNDERLYING INSURANCE WITHOUT WRITTEN CONTRACT AND LIMITATIONS ADDED FOR LIMITED LIABILITY COMPANIES AND FOR YOUR EMPLOYEES

AMENDMENT OF PROPERTY DAMAGE DEFINITION

AMENDMENT - OTHER INSURANCE CONDITION AND MEANING OF OTHER INSURANCE AND OTHER INSURER

AMENDMENT OF DEFENSE OF CLAIMS OR SUITS - TAXED COSTS

AMENDMENT - MEANING OF YOU AND YOUR AND MEANING OF EMPLOYEE

AMENDMENT OF DAMAGE TO YOUR WORK EXCLUSION

AMENDMENT OF MAINTENANCE OF UNDERLYING INSURANCE CONDITION

WAIVER OF OUR RIGHT TO RECOVER FROM OTHERS

REASONABLE FORCE - BODILY INJURY OR PROPERTY DAMAGE

POLLUTION EXCLUSION - POLLUTION RELATED TO AUTOS

AMENDMENT OF DUTIES IN THE EVENT OF OCCURRENCE OR OFFENSE, CLAIM OR SUIT AND REPRESENTATION CONDITIONS - PUBLIC ENTITIES, INDIAN TRIBES OR COLLEGES AND SCHOOLS

Gross Premium \$24,501

Umbrella Excess Liability**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.

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TRAVELERS 

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Date of Proposal:

Print Date: 12/11/17

Terrorism Risk Insurance Act Disclosure

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

Coverage	Included Charge For <i>Insured Losses</i>
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

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Important Notice Regarding Compensation Disclosure

For information about how Travelers compensates independent agents, brokers, or other insurance producers, please visit this website

[http //www travelers com/w3c/legal/Producer_Compensation_Disclosure html](http://www.travelers.com/w3c/legal/Producer_Compensation_Disclosure.html)

If you prefer, you can call the following toll-free number 1-866-904-8348 Or you can write to us at Travelers, Enterprise Development, One Tower Square, Hartford, CT 06183

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TRAVELERS 

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Date of Proposal:

Print Date: 12/11/17

Payment Plan

Estimated Premium Due*

Agency Billing

The estimated gross premium due is \$505,532, which represents all lines of insurance and additional services detailed in this proposal, to be billed as follows

Due Date	Gross Amount	Type
1/1/2018	\$505,532	Prepaid

**The estimated premium shown above may differ from actual premiums shown on the policies and installment bills due to installment charges, estimated taxes and surcharges, as well as rounding*

If there are changes in your coverages or exposures during the policy year which result in a material change in your premium, we will adjust the amount due on all future installments for this policy term. Other changes during the year which are not material, will be billed at audit.

Bills are sent approximately 45 days in advance of the due date. Remittance envelopes are included for mailing to our lock box for prompt crediting to your account. All bills are due and payable on the indicated due date.

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Premium Schedule

Coverage	Gross Premium
Deluxe Property	\$83,977
Inland Marine	\$71,666
General Liability	\$56,788
Employee Benefits Liability	\$439
Law Enforcement Liability	\$90,842
Public Entity Management Liability	\$3,718
Public Entity Employment-Related Practices Liability	\$44,890
CyberFirst	\$3,420
Auto Liability	\$93,466
Auto Physical Damage	\$28,568
Umbrella Excess Liability	\$24,501
Total	\$502,275
Taxes & Surcharges	\$0

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 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.

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