

2020 INSURANCE PROPOSAL

PREPARED FOR:

Panola County

PRESENTED BY: The Patterson Agency

Account Executive: Scott Thomas
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Date: December 20, 2019

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.

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

Total Premium Summary

<u>Line of Coverage</u>	<u>2020</u>	<u>2019</u>	<u>Difference</u>	<u>Reason</u>
Property	\$ 94,173.00	\$ 84,000.00	\$ 10,173.00	5% Rate Increase & 6% increase in premium to add the EXPO hall at 1.6 million
Equipment Breakdown	Included in Property	Included in Property		
Inland Marine	\$ 80,649.00	\$ 73,609.00	\$ 7,040.00	5% Rate Increase & 4% increase due to increase in equipment value of \$332,993
General Liability	\$ 55,188.00	\$ 57,881.00	\$ (2,693.00)	Rate is the same, decrease in exposures
Employee Benefit Plans Administration Liability	\$ 439.00	\$ 439.00	\$ -	Rate is the same
Law Enforcement Liability	\$ 100,229.00	\$ 99,767.00	\$ 462.00	1% Rate Increase
Public Entity Management Liability	\$ 3,838.00	\$ 3,792.00	\$ 46.00	2% Rate Increase
Public Entity Employment Practices Liability	\$ 46,044.00	\$ 45,892.00	\$ 152.00	1% Rate Increase
Auto Liability	\$ 98,437.00	\$ 93,026.00	\$ 5,411.00	6% Rate Increase
Auto Physical Damage	\$ 30,627.00	\$ 28,828.00	\$ 1,799.00	6% Rate Increase
Crime	Included in Property	Included in Property		
Umbrella	\$ 24,039.00	\$ 23,390.00	\$ 649.00	3% Rate Increase
CyberFirst Liability	\$ 4,238.00	\$ 3,413.00	\$ 825.00	10% Rate Increase
Total Premiums	\$ 537,901.00	\$ 514,037.00	\$ 23,864.00	5% Rate Increase

Seven Year Comparison

<u>Coverage</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>	<u>2018</u>	<u>2019</u>	<u>2020</u>
Property	\$ 83,161.00	\$ 83,848.00	\$ 83,153.00	\$ 83,153.00	\$ 83,977.00	\$ 84,000.00	\$ 94,173.00
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	\$ 56,021.00	\$ 64,543.00	\$ 69,618.00	\$ 69,835.00	\$ 73,230.00	\$ 73,609.00	\$ 80,649.00
General Liability	\$ 54,059.00	\$ 56,256.00	\$ 55,823.00	\$ 56,458.00	\$ 56,788.00	\$ 57,881.00	\$ 55,188.00
Employee Benefit Plans Administration Liability	\$ 430.00	\$ 562.00	\$ 439.00	\$ 439.00	\$ 439.00	\$ 439.00	\$ 439.00
Law Enforcement Liability	\$ 130,990.00	\$ 116,315.00	\$ 130,531.00	\$ 130,531.00	\$ 90,842.00	\$ 99,767.00	\$ 100,229.00
Public Entity Management Liability	\$ 3,644.00	\$ 3,757.00	\$ 3,724.00	\$ 3,697.00	\$ 3,718.00	\$ 3,792.00	\$ 3,838.00
Public Entity Employment Practices Liability	\$ 36,074.00	\$ 33,754.00	\$ 36,917.00	\$ 36,917.00	\$ 44,890.00	\$ 45,892.00	\$ 46,044.00
Auto Liability	\$ 78,231.00	\$ 81,977.00	\$ 83,465.00	\$ 85,520.00	\$ 93,466.00	\$ 93,026.00	\$ 98,437.00
Auto Physical Damage	\$ 24,123.00	\$ 25,484.00	\$ 25,940.00	\$ 26,090.00	\$ 28,568.00	\$ 28,828.00	\$ 30,627.00
Crime	included in property	included in property	included in property	included in property	included in property	included in property	Included in property
Umbrella	\$ 22,623.00	\$ 23,282.00	\$ 22,961.00	\$ 23,319.00	\$ 24,501.00	\$ 23,390.00	\$ 24,039.00
CyberFirst Liability	\$ 1,819.00	\$ 2,842.00	\$ 2,888.00	\$ 3,413.00	\$ 3,420.00	\$ 3,413.00	\$ 4,238.00
Total Premiums	\$ 491,175.00	\$ 492,620.00	\$ 515,459.00	\$ 519,372.00	\$ 503,839.00	\$ 514,037.00	\$ 537,901.00

Premium Summary for Optional Coverages

<u>Line of Coverage</u>	<u>2020</u>	<u>Optional Coverage</u>	<u>Difference</u>	<u>Description of optional coverage</u>
Property	\$ 94,173.00	\$ 94,173.00	\$ -	
Equipment Breakdown	Included in Property	Included in Property		
Inland Marine	\$ 80,649.00	\$ 80,649.00	\$ -	
General Liability	\$ 55,188.00	\$ 55,188.00	\$ -	
Employee Benefit Plans Administration Liability	\$ 439.00	\$ 439.00	\$ -	
Law Enforcement Liability	\$ 100,229.00	\$ 100,229.00	\$ -	
Public Entity Management Liability	\$ 3,838.00	\$ 4,298.00	\$ 460.00	Defense Expense Reimbursement for Injunctive Relief suits and Special coverage for Key Employees
Public Entity Employment Practices Liability	\$ 46,044.00	\$ 46,044.00	\$ -	
Auto Liability	\$ 98,437.00	\$ 98,437.00	\$ -	
Auto Physical Damage	\$ 30,627.00	\$ 30,627.00	\$ -	
Crime	Included in Property	Included in Property		
Umbrella	\$ 24,039.00	\$ 24,039.00	\$ -	
CyberFirst Liability	\$ 4,238.00	\$ 4,963.00	\$ 725.00	Extortion expenses Limit \$500,000
Total Premiums	\$ 537,901.00	\$ 539,086.00	\$ 1,185.00	

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

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.

Account Team**Account Executive — Overall Account Coordinator**

Philip E Danze (210)525-3925
EDANZE@travelers.com

Account Manager — Policy and Billing Services

Elizabeth Bernal (210)525-3827
EBERNAL@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.

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 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.

Location Schedule

1	1	COURTHOUSE, ANNEX, SHER DEPT	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	VOTER REG & EXT OFFICES	522 W COLLEGE, CARTHAGE, TX 75633
5	5	PROBATION OFFICES	313 W PANOLA, CARTHAGE, TX 75633
6	6	CONTENTS OF BLDGS-AIRPORT	NS HWY 79, CARTHAGE, TX 75633
7	7	8000 GAL. LOW 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 LOW LEAD FUEL TANK	NS HWY 79, CARTHAGE, TX 75633
10	10	LUNSFORD PORTABLE BLDG	NS HWY 79, CARTHAGE, TX 75633
11	11	TERMINAL BLDG/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
23	23	EXPO HALL	3401 SW LOOP, CARTHAGE, TX 75633
24	24	STORAGE BUILDING	437 CR 3233, DEBERRY, CARTHAGE, TX 75633

Consult Policy for Actual Terms and Conditions

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 1/1/2020, 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%
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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:

a Coinsurance does not apply to any Building, Personal Property or "Stock" coverage for which

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%

Consult Policy for Actual Terms and Conditions

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.

	PANOLA COUNTY	
	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	
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	

Consult Policy for Actual Terms and Conditions



PANOLA COUNTY

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
001-024	001-024	\$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	

Consult Policy for Actual Terms and Conditions

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.

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		\$25,000
Currency		
* If no deductible is shown, the Deductible that otherwise applies to loss under the Deluxe Property Coverage Form shall apply.		

Consult Policy for Actual Terms and Conditions

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

DEDUCTIBLES:**BY WINDSTORM OR HAIL:**

At the following described premises:

**Premises
Location No.**

**Buildings
No.**

001-024

001-024

in any one occurrence:

\$25,000

As respects Business Income Coverage a 72 hour deductible applies at all premises locations above.

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
WINDSTORM OR HAIL DEDUCTIBLE	DX T3 37
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:	\$26,029,911
Building Rate:	0.3550
Business Personal Property Rate:	0.3550
Time Element Rate:	0.3550
Premium for Policy Period:	\$94,173

Note: The Premium shown above includes the premium charged for Equipment Breakdown coverage. The premium for Equipment Breakdown coverage is \$1,756.

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.

Consult Policy for Actual Terms and Conditions



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Date of Proposal:

Print Date: 12/04/19

SIGNATURE OF TH

IS FOR THIS ENTIRE PROPERTY SCHEDULE ACKNOWLEDGING THAT ALL VALUES AND LOCA

FORMATION ARE CORRECT TO THE

BEST OF MY KNOWLEDGE AND BELIEF

SIGNATURE:

TITLE:

DATE:

Panola County		Expiring Values		Values for Renewal		Updates - year										RC / Bkt/	
Item / Occupancy	Location Address	Bldg Value	Pers Prop	Bldg Value	Pers Prop	Const	Year Built	PC	HG	SQ FT	Wire	Heat	Plum	Roof	ITV	FRC	SpC
Blanket Locations 1, 2, 3, 4 & 26																	
001 Courthouse	112 S. Sycamore	2,349,611	587,403			NC/MNC	1953	2	Low	16,000		1997				Rc	Blkt
002 Courthouse Annex	108 S. Sycamore	700,000	92000			NC/MNC	1987	2	Low	16,000						Rc	Blkt
003 Sheriff's Dept	110 S. Sycamore	2,532,530	644,173	7,982,141	1,967,859	NC/MNC	1987	2	Low	13,000						Rc	Blkt
004 Judicial Center	110 S. Sycamore	2,400,000	644,283			NC/MNC	2003	2	Low	15,000						Rc	Blkt
026 Panola County Detention Center	319 W. Wellington	9,035,136	1,000,000	9,035,136	1,000,000	NC/MNC	2009	2		34320	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	2	High	10,000	1990		1994			Acv	
006 Shop Bldg	2021 E. Sabine	45,831	11,458	45,831	11,458	Frame	1947	2	High	6,000	1990	1990	1990	1990		Acv	
008 Voter Reg & Ext Offices	522 W. College	433,430	400	433,430	400,000	Frame	1962	2	Low	11,700	1998	1998	1998	1998		Rc	
009 Probation Offices	313 W. Panola	153,088	38272	153,088	38,272	Frame	1950	2	Low	4,900	1997	1997	1997	1997		Acv	
010 Contents of Bldgs-Airport		52000			52,000	JM			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							
015 Terminal Bldg/Office/Lounge		26,000		26,000		Frame	1979		9	High							
016 Hangar #1-Enclosed		15,600		15,600		Frame	1979		9	High							
017 Hangar #7-Enclosed		20,800		20,800		Frame	1979		9	High							
018 Hangar #8-Open		6,240		6,240		Frame	1979		9	High							
019 Hangar #10-Enclosed		12,480		12,480		Frame	1979		9	High							
020 Hangar #12-Open		6,240		6,240		Frame	1979		9	High							
021 Hangar #13-Enclosed		14,560		14,560		Frame	1979		9	High							
022 Hangar #14-Enclosed		6,240		6,240		Frame	1979		9	High							
023 Hangar #16-Enclosed		36,400		36,400		Frame	1979		9	High							
024 Armory/New Library	321 S. Market	2,373,500	108,358	2,373,500	108,358	NC/MNC	1961	2	High	16,804	2013	2013	2013	2008		Acv	
025 Armory/Sheriff Storage	321 S. Market	104,000		104,000		NC/MNC	1951	2	High	5,700	1987	1987	1987	2008		Acv	
026 Expo Hall 13,668 sf+Canopy 19,564 sf	3401 SW Loop			1,600,000	20,000	Steel	1982	2		33,232						RC	
027 Storage Building - no electricity	437 CR 3233, DeBerry			46,000		Steel	2019			1800						RC	

**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
23	23	Buildings	\$1,600,000
23	23	Your Business Personal Property	\$20,000
24	24	Buildings	\$46,000

Consult Policy for Actual Terms and Conditions



Inland Marine

IM PAK

State	Premises / Bldg Number	Coverage	Limits of Insurance & Deductibles
		Contractor's Equipment	
		Contractor's Equipment	\$ 1,000
		Listed Items	\$ 5,500,658
		Unlisted Items	\$ No Coverage
		Leased or Rented Items	\$ 250,000 per item
		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	\$ 5,750,658
		Flood Limit of Insurance	\$ No Coverage
		Flood Annual Aggregate Limit of Insurance	\$ Not Applicable
		Earth Movement Limit of Insurance	\$ No Coverage
		Earth Movement Annual Aggregate Limit of Insurance	\$ Not Applicable
		Basic Deductible	\$ 1,000
		Windstorm Deductible	\$ 25,000
State	Premises / Bldg Number	Coverage	Limits of Insurance & Deductibles
		Scheduled Property	
		Scheduled Items	\$ 40,631
		Flood Limit of Insurance	\$ No Coverage
		Flood Annual Aggregate Limit of Insurance	\$ Not Applicable
		Earth Movement Limit of Insurance	\$ No Coverage
		Earth Movement Annual Aggregate Limit of Insurance	\$ Not Applicable
		Basic Deductible	\$ 1,000
		Windstorm Deductible	\$ 25,000

EXCL OF CERTAIN COMPUTER RELATED LOSSES
 EXCL OF LOSS DUE TO VIRUS OR BACTERIA
 AMNDT COMMON POLICY COND-PROHIBITED COVG
 CAP ON LOSSES CERTIFIED ACT OF TERRORISM
 WELCOME TO THE TEXAS PUBLIC ENTITY GROUP

IL F0 22
 IL T3 82
 IL T4 12
 IL T4 14
 PN T5 99

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TRAVELERS

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ADDITIONAL COVERAGE INFORMATION

PANOLA COUNTY

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: \$80,649

Consult Policy for Actual Terms and Conditions

TRAVELERS 

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Panola County

ROAD & BRIDGE EQUIPMENT 10/09/19

YEAR	MAKE/MODEL	SERIAL #	EQUIPMENT NUMBER	precinct #	ADD/DELETE EFF.	AMT. OF INSURANCE
1997	FERGUSON 9-WHEEL PNEUMATIC ROLLER	1460	5758	2	DELETE 10/17/2019 AUCTION	
1997	JOHN DEERE 650G-LPG DOZER	T0650GW831417	5713	5		\$ 30,000.00
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	SLBT0PSDEY0ZLA004	5777	5		\$ 12,000.00
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 310SG BACKHOE	T0310SG942977	501	4		\$ 64,002.00
2005	CATERPILLAR RM250C RECLAIMER	AWG00374	507	4		\$ 200,000.00
2005	Massey Ferg Tractor	BL34045	502	AIRPORT		\$ 10,000.00
2007	JOHN DEERE 450 JLGP CRAWLER DOZER	T0450JX132065	1211	1		\$ 75,800.00
2007	JOHN DEERE 310 SJ CAB TRACTOR	T03103SJ149207	710	3		\$ 72,329.00
2008	JOHN DEERE BACKHOE	T0310SJ165857	806	1		\$ 74,500.00
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	T0310SJ173065	901	2		\$ 84,686.00
2009	John Deere 770G Motor Grader	DW770GX624868	906	3		\$ 197,500.00
2010	KUBOTA M7040 DCT-1 TRACTOR W/FELOADER	83662	1005	3		\$ 37,073.00
2010	KUBOTA M9540DTC-1 CAB TRACTOR	81609	1010	4		\$ 37,196.00
2011	KOMATSU MOTOGRADER GD655-EO	51660/L774	1101	1		\$ 177,185.00
2011	RHINO BUSH HOG 3710 ROTORY CUTTER 10FT	12-00525	1103	2		\$ 11,950.00
2011	JOHN DEERE 770 G MOTORGRADER	1DW770GXJBE638261	1201	2		\$ 208,150.00
2011	JD 310SJ BACKHOE	1T0310SJVB0197936	1105	3		\$ 84,400.00
2011	MOHAWK PREDATOR 10' FLEX MOWER	74357	1119	3		\$ 11,500.00
2012	JOHN DEERE 310 SJ BACKHOE	1T0310SJCCD217238	1202	2		\$ 67,700.00
2012	BOMAG MPH364 R-2	901B23001700	1210	2		\$ 304,579.00
2012	John Deere 770G Motor Grader	1DW770GXTCE6947443	1302	3		\$ 210,000.00
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
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	1P06105DBDM051109	1313	3		\$ 46,289.00
2013	JOHN DEERE 770 G MOTORGRADER	1DW770GXJDE652650	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

Panola County

ROAD & BRIDGE EQUIPMENT 10/09/19

YEAR	MAKE/MODEL	SERIAL #	EQUIPMENT NUMBER	precinct #	ADD/DELETE EFF.	AMT. OF INSURANCE
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
2014	DBM-CP '20 REAR CRADLE BOOM W/DBR060 60"ROTARY CUTTER	8782	1405	4		\$ 53,353.00
2015	John Deere 770G Motor Grader	1DW77GXCEF6660109	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	DELETE 10/17/2019 AUCTION	
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		\$ 11,900.00
2016	JD 6120E CAB TRACTOR W/ALAMO 18' MACHETE BOO	1P06120ECG001803	1607	2		\$ 126,835.00
2016	FLEX 10' MODERN CUTTER	93629	1701	4		\$ 13,500.00
2015	JOHN DEERE 770G MOTOR GRADER	1DW770GXKFF667290	1702	3		\$ 226,000.00
2017	JOHN DEERE 310 SL BACKHOE LOADER	1T0310SLCHF313898	1703	2		\$ 69,000.00
2017	MOHAWK CHIEF 6' HD CUTTER	A51532	1704	1		\$ 3,300.00
2017	JOHN DEERE 310 SL BACKHOE	1T0310SLCHF315134	1705	1		\$ 92,835.00
2018	KUBOTA TRACTOR	55883	1803	4		\$ 50,599.00
2018	MODERN PREDATOR 15' CUTTER	100544	1802	3		\$ 13,400.00
2018	JOHN DEERE 444K LOADER	1DW444KZKJF693358	1807	1	ADD 01/01/19	\$ 147,000.00
2019	JOHN DEERE TRACTOR	LV5100EEKK406109	1906	2	ADD 11/18/2019	\$ 34,624.00
	*****LEASED OR RENTED EQUIPMENT*****					\$ 550,000.00
	EQUIPMENT TOTAL					\$ 5,874,282.00
2014	BOAT/MOTOR/TRAILER	68VL-1145666		LAW		\$ 25,631.00
2016	POLARIS OFF ROAD VEHICLE	3NSRVA871GG826716		LAW		\$ 15,000.00
	EQUIPMENT & BOAT TOTAL					\$ 5,914,913.00

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 Insurance 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**

XTEND ENDORSEMENT FOR PUBLIC ENTITIES

MOBILE EQUIPMENT REDEFINED - PUBLIC ENTITIES

AMENDMENT - POLLUTION EXCLUSION

CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM

EXCLUSION - INJURY TO VOLUNTEER FIREFIGHTERS

EXCLUSION - LAW ENFORCEMENT ACTIVITIES OR OPERATIONS

COVERAGE C - MEDICAL PAYMENTS EXCLUSION

EXCLUSION - EMPLOYEES AND VOLUNTEER WORKERS AS INSURED FOR CERTAIN BODILY INJURY, PERSONAL INJURY AND PROPERTY DAMAGE

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

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

Gross Premium

\$55,188

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

Law Enforcement Liability – Occurrence**Option 1**

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

Statutory Cap Limits Of Insurance 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

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

FUNGI OR BACTERIA EXCLUSION

Gross Premium \$100,229

Consult Policy for Actual Terms and Conditions

TRAVELERS 

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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

AMENDMENT OF JOINT POWERS AUTHORITY DEFINITION

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 \$3,838

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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

AMENDMENT OF JOINT POWERS AUTHORITY DEFINITION

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 \$46,044

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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
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	\$500,000	\$10,000
Funds Transfer Fraud	\$500,000	\$10,000
Telecommunications Theft	\$500,000	\$10,000

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:



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.

PREMIUM DETAIL

Premium	Surcharges or Assessments	Total Premium
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\$4,238

\$

\$4,238

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

CYBERFIRST GENERAL PROVISIONS

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 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 Health Care Facilities: Clinics

Yes Health Care Facilities: Hospital

Yes Health Care Facilities: Blood Banks

Yes Health Care Facilities: Nursing Homes

Yes Health Care Facilities: Rehabilitation Facilities

Yes Port Authorities

Yes Transit Authorities

Yes Gas Utilities

Yes Electric Utilities

Yes Housing Authorities

Yes Schools or School Districts

Yes Joint Powers Authority

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	107
Number of trailers	19

Statutory Cap Limits Of Insurance 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**

\$98,437

Automobile Physical Damage

Option 1			
Coverage	Valuation	Units	Deductible
Symbol 10			
Comprehensive	Actual Cash Value	119	\$1,000
Collision	Actual Cash Value	119	\$1,000

DESCRIBED AUTOS

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

Auto Physical Damage

AMENDMENTS

PUBLIC ENTITY AUTO EXTENSION

Gross Premium	\$30,627
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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
\$920	0.327	0.394

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

Panola County

ROAD & BRIDGE 10/09/19

Dept.	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	25840452000022399				8,000.00	X	X
R & B	2001	CARTEX 18FT. TRAIL	13KEP18281T002522				1,150.00	X	X
R & B	2003	CARTEX TRAILER	13KTG08171T002794					X	X
FM&L	2003	MACK TRUCK	1M2AG10Y53M006123	1106	FM&L		37,555.00	X	X
R & B	2004	FORD F-750	3FRXF76P64V684711	404	4		39,674.00	X	X
R & B	2006	Dodge 1 Ton	3D7ML48CX6G207598	603	3	DELETE - 10/17/2019 AUCTION		X	X
R & B	2007	FORD F 750	3FRXF75S87V479417	611	1	DELETE 10/17/2019 AUCTION		X	X
R & B	2007	DODGE 1 TON PICKUP	3D6WG46A67G780874	703	3		28,000.00	X	X
R & B	2007	PITTS LOWBOY TRAILER	5JYLB52357P071290	711			44,475.00	X	X
R & B	2008	FORD DUMP TRUCK	3FRXF75S78V048004	804	4	DELETE 10/17/2019 AUCTION		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			DELETE 10/17/2019 AUCTION		X	X
R & B	2009	KENWORTH DUMPTTRUCK	1NKWL49X59J260196	902	4		103,746.00	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	2010	T370 Kenworth Dump Truck	2NKHNN8X2AM265015	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
R & B	2011	KENWORTH DUMPTTRUCK	2HKHHN8X6BM281879	1008	4		82,258.00	X	X
R & B	2010	KENWORTH DUMPTTRUCK	2NKHNN8XXBM280394	1006	2		90,000.00	X	X
R & B	2010	KENWORTH DUMPTTRUCK	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	3FRXF7C0BV388691	1013	3		58,989.00	X	X
R & B	2012	KENWORTH DUMPTTRUCK	2NKHNN8X8CM298877	1104	1		79,187.48	X	X
R & B	2012	KENWORTH DUMPTTRUCK	2NKHNN8X1CM304888	1107	2		79,187.48	X	X
R & B	2011	DODGE 3/4 TON 2500 4DR 4WD	3D7UT2CL3BG613647	1108	1	DELETE 10/17/2019 AUCTION		X	X
R & B	2012	2012 FORD F-350 CAB & CHASSIS	1FDRF3GT8CEA16327	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

Panola County

ROAD & BRIDGE 10/09/19

Dept.	YEAR	MAKE/MODEL	VIN #	EQUIP#	PCT	ADDED/DELETED	COST NEW	Comp.	Collision
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	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	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	DELETE 10/17/2019 AUCTION		X	X
R & B	2012	FORD F750	3FRXF7FE3CB198855	1303	4		76,989.00	X	X
R & B	2014	KENWORTH DUMPTRUCK T-370	2NKHNN8X3EM390720	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	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	3FRXF7FE2FV524875	1409	4	DELETE 2/6/2019 TOTAL LOSS		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	2NKHNN8X1GM473940	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	1FDX77DEXGDA01506	1511	3		75,408.50	X	X
R & B	2016	DODGE 4500 RAM CAB & CHASSIS	3C7WRLFLIGG56689	1603	4		47,207.00	X	X
R & B	2000	DYNAWELD LOWBOY TRAILER	4U181DJH1Y1039714	1604	4		36,582.00	X	X
R & B	2017	2017 DODGE RAM 2500	3C6UR5DLXHG679900	1706	1		44,787.69	X	X
R & B	2018	2018 DODGE RAM 2500	3C6UR5CL9JG122077	1707	4		39,099.61	X	X
R & B	2008	GOOSENECK TANDEM DUAL TRAILER	4C9GE3225HC118299	1708	1		11,905.00	X	X
R & B	2018	DODGE RAM 1500	1C6RR7LT1JS128840	1801	3		35,193.00	X	X
R & B	2018	FORD F150	1FTFW1E50JKF06825	1804	2		34,145.00	X	X
R & B	2018	FORD F350	1FDRF3GT1KEC43647	1805	4		47,299.00	X	X

Panola County

ROAD & BRIDGE 10/09/19									
Dept.	YEAR	MAKE/MODEL	VIN #	EQUIP#	PCT	ADDED/DELETED	COST NEW	Comp.	Collision
R & B	2019	FORD F19 F550	1FDUF5GT1KDA01226	1806	2	ADD 12/10/18	47,700.00	X	X
R & B	2018	DODGE RAM 2500	3C6UR5CL7JG303534	1901	4	ADD 01/23/19	44,299.00	X	X
R & B	2019	TANDEM DUAL TRAILER 8X32	4C9GB3226KC118315	1902	2	ADD 02/02/19	12,755.00	X	X
R & B	2018	FORD F750	1FDXF7DE6JDF04358	1903	4	ADD 05/01/19	81,890.00	X	X
R & B	2019	FORD F-450	1FDUF4HT9KDA18509	1904	3	ADD 06/10/19	46,133.00	X	X
R & B	2019	FORD F-350	1FD8W3HT1KEF81558	1905	3	ADD 9/12/2019	46,642.00	X	X
		TOTAL					2,962,327.35		

SHERIFF'S DEPARTMENT 10/09/19

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	2011	FORD E350T VAN	1FBSS3BL8BDA14420	25,666.20	X	X	
LAW	2011	FORD F150 CREW CAB	1FTFW1CF1BKD41607	24,547.25	X	X	
LAW	2013	FORD TAURUS	1FAHP2D84DG117092	21,372.25	X	X	
LAW	2012	FORD F150	1FTFW1EF0CFB87463	28,136.45	X	X	
LAW	2013	FORD F150	1FTFW1EF8DFA62342	33,249.00	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	1FM5K8AR4DGB84668	31,753.00	X	X	
LAW	2014	CHEVY EQUINOX LS 1LF26	2GNALAEK2E6124692	21,182.00	X	X	
LAW	2014	CHEVY EQUINOX LS 1LF26	2GNALAEK1E6179215	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	3GCUKREC6EG364736	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	
LAW	2014	CHEVY TAHOE	1GNLC2E08ER183733	26,269.00	X	X	
LAW	2015	CHEVY TAHOE	1GNLC2ECXFR562275	29,824.00	X	X	
LAW	2015	CHEVY TAHOE	1GNLC2E27FR562377	29,824.00	X	X	
LAW	2015	CHEVY SILVERADO CREW CAB	3GCPCEC2FG417092	26,923.00	X	X	
LAW	2015	CHEVY TAHOE	1GNSK2EC3FR576940	32,208.00	X	X	
LAW	2016	CHEVY EQUINOX	2GNALBEK8G1128042	19,110.00	X	X	
LAW	2016	CHEVY EQUINOX	2GNALBEK3G1124125	19,110.00	X	X	
LAW	2016	FORD EXPLORER	1FM5K8AR4GGB64893	25,935.00	X	X	
LAW	2016	CHEVY 1500 SILVERADO	3GCUKNECXGG301781	29,675.00	X	X	
LAW	2017	FORD EXPLORER	1FM5K8AR3HGA27882	26,880.00	X	X	
LAW	2017	CHEVY TRAVERSE	1GNKRFEED8HJ207035	25,815.00	X	X	
LAW	2017	FORD EXPLORER	1FM5K8ARR8HGB07937	26,237.00	X	X	
LAW	2016	CHEVY TAHOE	1GNLCDEC2HR315332	31,938.00	X	X	
LAW	2017	FORD TAURUS	1FAHP2D89HG143211	21,982.00	X	X	
LAW	2018	CHEVY TAHOE	1GNLCDEC4JR136795	32,703.00	X	X	
LAW	2018	CHEVY 1/2 TON CREW CAB	3GCUKNEC9JG473811	30,204.00	X	X	
LAW	2018	CHEVY TAHOE	1GNLCDEC5JR276967		X	X	DELETE 03/14/19
LAW	2019	CHEVY TAHOE	1GNLCDECXKR217477	32,099.00	X	X	ADD 12/10/18
LAW	2019	CHEVY TAHOE	1GNLCDEC8KR293943	33,635.00	X	X	ADD 04/23/19
LAW	2019	CHEVY SILVERADO	3GCUYEED3KG151982	36,260.00	X	X	ADD 05/03/19
			TOTAL	994,898.17			
UNDER EQUIPMENT							
LAW	2014	G3 YAMAHA BEAR (BOAT)	41YEB2114E1050296	25,631.47	X	X	
LAW	2016	POLARIS OFF ROAD VEHICLE	3NSRVA871GG826716	15,000.00	X	X	

CONSTABLE 1 & 4 10/09/19									
	DEPARTMENT	YEAR	MAKE/MODEL	VIN #	COST NEW	Comp.	Collision	ADD/DELETE	
1	LAW/CONST 1&4	2013	FORD F150	1FTFW1EF5DKF94669	34,218.00	X	X		
2	LAW/CONST 1 & 4	2010	FORD PK F150	1FTEW1C86AFD96848		X	X	DELETE 03/20/19	
3	LAW/CONST 1 & 4	2015	CHEVY SILVER 4 WD 1/2 TON	3GCUKPEC9FG416589	29,231.00	X	X		
4	LAW/CONST 1 & 4	2019	CHEVY CREW CAB 1/2 TON	1GCUYAEF0KZ227149	31,698.00	X	X	ADD 03/20/19	
	TOTAL				63,449.00				
CONSTABLE 2 & 3 10/09/19									
	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	2015	CHEVY TAHOE	1GNSK2EC9FR577185	32,208.00	X	X		
7	LAW/CONST 2&3	2018	RAM 1500 PICKUP	1C6RR7XTXJS294591	29,925.00	X	X		
	TOTAL				80,031.00				

JUVENILE PROBATION 10/09/19

DEPARTMENT	YEAR	MAKE/MODEL	VIN #	COST NEW	Comp.	Collision	Add / Delete
1 JUV.PROB	2001	CARTEX TRAILER	13KTG12191T002486				
2 JUV.PROB	2012	FORD EXPLORER	1FMHK7B80CGA74227	\$ 23,604.00	X	X	
3 JUV.PROB	2017	CHEVY IMPALA	2G11X5S39H9125139	\$ 21,970.00	X	X	
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
Occurrence Limit	\$1,000,000
Crisis Management Service Expenses Limit	\$50,000
Self Insured Retention Any One Occurrence or Event	\$10,000

Statutory Cap Limits Of Insurance Endorsement

For Umbrella Statutory Cap Limits, refer to the applicable underlying insurance Statutory Cap Limits Of Insurance Endorsement

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
Public Entity Employment-Related Practices Liability	\$2,000,000

Consult Policy for Actual Terms and Conditions



Umbrella Excess Liability

EXCESS FOLLOW-FORM AND UMBRELLA LIABILITY INSURANCE

AMENDMENTS

POLICY DECLARATIONS - EXCESS FOLLOW-FORM AND UMBRELLA LIABILITY

SCHEDULE OF UNDERLYING INSURANCE

CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM AND EXCLUSION OF OTHER ACTS OF TERRORISM COMMITTED OUTSIDE THE UNITED STATES

ABUSE OR MOLESTATION EXCLUSION - COVERAGES A AND B

COVERAGE FOR FINANCIAL INTEREST IN FOREIGN INSURED ORGANIZATIONS

FAILURE TO SUPPLY EXCLUSION - COVERAGES A AND B

FUNGI OR BACTERIA EXCLUSION - COVERAGES A AND B

MOBILE EQUIPMENT RACING EXCLUSION - COVERAGE B

NUCLEAR ENERGY LIABILITY EXCLUSION (BROAD FORM) - COVERAGES A AND B

AMENDMENT OF COVERAGE - DEFINITIONS

PUBLIC USE OF PRIVATE PROPERTY EXCLUSION - COVERAGES A AND B

FOLLOW-FORM LIMITATION - COVERAGE B

WATERCRAFT LIABILITY EXCLUSION - COVERAGE B

AMENDMENT OF UNDERLYING INSURANCE DEFINITION

AMENDMENT OF WHO IS AN INSURED - EMPLOYEES AND VOLUNTEER WORKERS - COVERAGE B

DISCRIMINATION EXCLUSION - COVERAGE B

INJURY TO VOLUNTEER FIREFIGHTERS EXCLUSION - COVERAGE B

LAW ENFORCEMENT ACTIVITIES OR OPERATIONS EXCLUSION - COVERAGE B

LEAD EXCLUSION - COVERAGE B

POLLUTION NOT RELATED TO AUTOS EXCLUSION - PUBLIC ENTITIES OR INDIAN TRIBES - COVERAGE A

PROFESSIONAL HEALTH CARE SERVICES EXCLUSION WITH LIMITED EXCEPTION FOR DESIGNATED PROFESSIONALS - COVERAGES A AND B

NON CUMULATION OF OCCURRENCE LIMIT

STATUTORY CAP LIMITS OF INSURANCE ENDORSEMENT

Gross Premium

\$24,039

Consult Policy for Actual Terms and Conditions

TRAVELERS 

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Date of Proposal:

Print Date: 12/04/19

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.

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

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

Payment Plan**Estimated Premium Due*****Agency Billing**

The estimated gross premium due is \$537,901, which represents all lines of insurance and additional services detailed in this proposal, to be billed as follows:

Due Date	Gross Amount	Type
1/1/2020	\$537,901	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.

Premium Schedule

Coverage	Gross Premium
Deluxe Property	\$94,173
Inland Marine	\$80,649
General Liability	\$55,188
Employee Benefits Liability	\$439
Law Enforcement Liability	\$100,229
Public Entity Management Liability	\$3,838
Public Entity Employment-Related Practices Liability	\$46,044
CyberFirst	\$4,238
Auto Liability	\$98,437
Auto Physical Damage	\$30,627
Umbrella Excess Liability	\$24,039
Total	\$537,901
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.

Consult Policy for Actual Terms and Conditions

TRAVELERS 

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Date of Proposal:

Print Date: 12/04/19

Quote Options and Additional Information

Quote Option	Gross Premium
Public Entity Management Liability - Option 2 Includes the following endorsements: Defense Expenses Reimbursement for Injunctive Relief Suits Limited Special Expenses Coverage - Key Employees	\$4,298
CyberFirst Liability - Option 2 Includes the following endorsement: Extortion Expenses Limit \$500,000/Deductible \$10,000	\$4,963

Other Information

Please provide the following information: