

2022 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 16, 2021

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

Line of Coverage	2022	2021	Difference	Reason
Property	\$ 105,855.00	\$ 96,524.00	\$ 11,014.00	Building/Property Limit Increased by \$1,470,645
Equipment Breakdown	Included in Property	Included in Property		
Inland Marine	\$ 78,636.00	\$ 95,115.00	\$ (16,479.00)	Value decreased by \$7,432 and Rate Decrease
General Liability	\$ 71,753.00	\$ 58,840.00	\$ 12,913.00	Less than 1% rate increase and Increase in Budget
Employee Benefit Plans Administration Liability	\$ 439.00	\$ 439.00		
Law Enforcement Liability	\$ 118,812.00	\$ 112,364.00	\$ 6,448.00	
Public Entity Management Liability	\$ 5,437.00	\$ 5,078.00	\$ 359.00	Less than 1% rate increase and Increase in Budget
Public Entity Employment Practices Liability	\$ 65,384.00	\$ 62,065.00	\$ 3,319.00	Less than 1% rate increase and Increase in Budget
Auto Liability	\$ 117,976.00	\$ 112,462.00	\$ 5,514.00	Added 8 extra vehicles
Auto Physical Damage	\$ 37,779.00	\$ 35,534.00	\$ 1,685.00	Additional Vehicles value increased \$142,861
Crime	Included in Property	Included in Property		
Umbrella	\$ 27,379.00	\$ 26,039.00	\$ 1,340.00	Increase in Exposure
CyberFirst Liability	\$ 7,714.00	\$ 5,468.00	\$ 2,246.00	Rate Increase
Total Premiums	\$ 637,164.00	\$ 609,928.00	\$ 27,236.00	

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

<u>Coverage</u>	<u>2016</u>	<u>2017</u>	<u>2018</u>	<u>2019</u>	<u>2020</u>	<u>2021</u>	<u>2022</u>
Property	\$ 83,153.00	\$ 83,153.00	\$ 83,977.00	\$ 84,000.00	\$ 92,819.00	\$ 96,524.00	\$ 105,855.00
Equipment Breakdown	included in property	included in property	included in property	included in property	included in property	included in property	
Inland Marine	\$ 69,618.00	\$ 69,835.00	\$ 73,230.00	\$ 73,609.00	\$ 83,757.00	\$ 95,115.00	\$ 78,636.00
General Liability	\$ 55,823.00	\$ 56,458.00	\$ 56,788.00	\$ 57,881.00	\$ 55,188.00	\$ 58,840.00	\$ 71,753.00
Employee Benefit Plans Administration Liability	\$ 439.00	\$ 439.00	\$ 439.00	\$ 439.00	\$ 439.00	\$ 439.00	\$ 439.00
Law Enforcement Liability	\$ 130,531.00	\$ 130,531.00	\$ 90,842.00	\$ 99,767.00	\$ 100,229.00	\$ 112,364.00	\$ 118,812.00
Public Entity Management Liability	\$ 3,724.00	\$ 3,697.00	\$ 3,718.00	\$ 3,792.00	\$ 3,838.00	\$ 5,078.00	\$ 5,437.00
Public Entity Employment Practices Liability	\$ 36,917.00	\$ 36,917.00	\$ 44,890.00	\$ 45,892.00	\$ 46,044.00	\$ 62,065.00	\$ 65,384.00
Auto Liability	\$ 83,465.00	\$ 85,520.00	\$ 93,466.00	\$ 93,026.00	\$ 98,437.00	\$ 112,462.00	\$ 117,976.00
Auto Physical Damage	\$ 25,940.00	\$ 26,090.00	\$ 28,568.00	\$ 28,828.00	\$ 30,627.00	\$ 35,534.00	\$ 37,779.00
Crime	included in property	included in property	included in property	included in property	included in property	included in property	
Umbrella	\$ 22,961.00	\$ 23,319.00	\$ 24,501.00	\$ 23,390.00	\$ 24,039.00	\$ 26,039.00	\$ 27,379.00
CyberFirst Liability	\$ 2,888.00	\$ 3,413.00	\$ 3,420.00	\$ 3,413.00	\$ 4,963.00	\$ 5,468.00	\$ 7,714.00
Total Premiums	\$ 515,459.00	\$ 519,372.00	\$ 503,839.00	\$ 514,037.00	\$ 540,380.00	\$ 609,928.00	\$ 637,164.00



A Commercial Insurance Proposal for:

PANOLA COUNTY

Effective Date: 01/01/2022

Expiration Date: 01/01/2023

Prepared For: The Patterson Agency

*Date of Proposal:
Print Date: 12/15/21*

Coverage

Line of Business	Company	Policy Number
Deluxe Property	Travelers Property Casualty Co of America	630-8S110482
Inland Marine	Travelers Property Casualty Co of America	630-8S110482
General Liability	Travelers Indemnity Company of CT	ZLP-71N4576A
Employee Benefit Liability	Travelers Indemnity Company of CT	ZLP-71N4576A
Law Enforcement Liability	Travelers Indemnity Company of CT	ZLP-71N4576A
Public Entity Management Liability	Travelers Indemnity Company of CT	ZLP-71N4576A
Public Entity Employment-Related Practices Liability	Travelers Indemnity Company of CT	ZLP-71N4576A
CyberFirst	The Travelers Indemnity Company	ZPL-21P59813
Auto Liability	Travelers Indemnity Company of CT	810-8S110482
Auto Physical Damage	Travelers Indemnity Company of CT	810-8S110482
Umbrella Liability	Travelers Property Casualty Co of America	ZUP-81N48408

Consult Policy for Actual Terms and Conditions

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Date of Proposal:

Print Date: 12/15/21

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 2019 revenues of \$31 billion and total assets of \$110 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.

Consult Policy for Actual Terms and Conditions

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](mailto:AskRisk-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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		Panola County					
Account Name:		Panola County					
Effective Date:		1/1/2022					
		Expiring Values		Renewal Values			
Loc	Occupancy	Address	Year Built	Bldg Value	Pers Prop Value	Bldg Value	Pers Prop Value
1	Courthouse/Annex/Sheriff Dept/Judicial Ctr	216-A	1953	\$ 7,982,141	\$ 1,967,859	\$8,500,000	\$2,217,859
2	Warehouse/Offices	2019 E SABINE	1947	\$ 65,184	\$ 16,296	\$65,184	\$16,296
3	Shop Building	2021 E SABINE	1947	\$ 45,831	\$ 11,458	\$45,831	\$11,458
4	Probation Offices	313 W PANOLA	1950	\$ 15,308	\$ 38,272	\$153,088	\$38,272
5	Contents of Bldgs-Airport	NS HWY 79	1987	\$	\$ 52,000	\$0	\$52,000
6	8,000 Gal Low Lead Fuel Tank	NS HWY 79	1984	\$ 30,000		\$30,000	\$0
7	10,000 Gal Jet A Fuel Tank	NS HWY 79	1984	\$ 40,000		\$40,000	\$0
8	4,000 Gal Low Lead Fuel Tank	NS HWY 79	1984	\$ 10,000		\$10,000	\$0
9	Lunsford Portable Bldg	NS HWY 79	1985	\$ 2,798		\$2,798	\$0
10	TerminalBldg/Office/Lounge	NS HWY 79	1979	\$ 26,000		\$26,000	\$0
11	Hangar #1 - Enclosed	NS HWY 79	1979	\$ 15,600		\$15,600	\$0
12	Hangar #7 - Enclosed	NS HWY 79	1979	\$ 20,800		\$20,800	\$0
13	Hangar #8 - Open	NS HWY 79	1979	\$ 6,240		\$6,240	\$0
14	Hangar #10 - Enclosed	NS HWY 79	1979	\$ 12,480		\$12,480	\$0
15	Hangar #12 - Open	NS HWY 79	1979	\$ 6,240		\$6,240	\$0
16	Hangar #13 - Enclosed	NS HWY 79	1979	\$ 14,560		\$14,560	\$0
17	Hangar #14 - Enclosed	NS HWY 79	1979	\$ 6,240		\$6,240	\$0
18	Hangar #16 - Enclosed	NS HWY 79	1979	\$ 36,400		\$36,400	\$0
19	Armory/New Library	321 S MARKET	1961	\$ 2,373,500	\$ 108,352	\$2,373,500	\$108,358
20	Armory/Sheriff Storage	321 S MARKET	1951	\$ 104,000		\$104,000	\$0
21	Panola County Detention Center	319 W WELLINGTON	2009	\$ 9,035,136	\$ 1,000,000	\$9,035,136	\$1,000,000
22	Expo Hall 13,668 sf+ Canopy 19,564sf	3401 SW LOOP	1982	\$ 1,600,000	\$ 20,000	\$1,600,000	\$20,000
23	Precinct 3	PRECINCT 3 - 437 CR 3233	2019			\$122,500	\$0
24	Precinct 1	PRECINCT 1 - 349 CR 152	2021			\$122,000	
25	Precinct 1	PRECINCT 1 - 349 CR 152	2007			\$140,500	
26	Precinct 2	PRECINCT 2 - 152 CR 2561	2007			\$100,000	
28	Precinct 4	PRECINCT 4 - 242 CR 444	2009			\$80,000	
				\$ 21,448,458	\$ 3,214,237	\$22,669,097	\$3,464,243

Location Schedule

1	1	COURTHOUSE, ANNEX, S	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	PROBATION OFFICES	313 W PANOLA, CARTHAGE, TX 75633
5	5	CONTENTS OF BLDGS-AI	NS HWY 79, CARTHAGE, TX 75633
6	6	8000 GAL LOW LEAD F	NS HWY 79, CARTHAGE, TX 75633
7	7	10,000 GAL JET A FUE	NS HWY 79, CARTHAGE, TX 75633
8	8	4000 GAL LOW LEAD FU	NS HWY 79, CARTHAGE, TX 75633
9	9	LUNSFORD PORTABLE BL	NS HWY 79, CARTHAGE, TX 75633
10	10	TERMINAL BLDG/OFFICE	NS HWY 79, CARTHAGE, TX 75633
11	11	HANGAR 1 ENCLOSED	NS HWY 79, CARTHAGE, TX 75633
12	12	HANGAR 7 ENCLOSED	NS HWY 79, CARTHAGE, TX 75633
13	13	HANGAR 8 OPEN	NS HWY 79 CARTHAGE, TX 75633
14	14	HANGAR 10 ENCLOSED	NS HWY 79, CARTHAGE, TX 75633
15	15	HANGAR 12 OPEN	NS HWY 79, CARTHAGE, TX 75633
16	16	HANGAR 13 ENCLOSED	NS HWY 79 CARTHAGE, TX 75633
17	17	HANGAR 14 ENCLOSED	NS HWY 79, CARTHAGE, TX 75633
18	18	HANGAR 16 ENCLOSED	NS HWY 79 CARTHAGE, TX 75633
19	19	ARMORY/NEW LIBRARY	321 S MARKET, CARTHAGE TX 75633
20	20	ARMORY/SHERIFF STORA	321 S MARKET, CARTHAGE, TX 75633
21	21	DETENTION CENTER	319 W WELLINGTON, CARTHAGE, TX 75633
22	22	EXPO HALL	3401 SW LOOP, CARTHAGE, TX 75633
23	23	STORAGE BUILDING	437 CR 3233, DEBERRY CARTHAGE, TX 75633
24	24	OFFICE/BREAKROOM	PRECINCT 1 - 349 CR 152, CARTHAGE, TX 75633
25	25	EQUIPMENT STORAGE	PRECINCT 1 - 349 CR 152, CARTHAGE, TX 75633
26	26	EQUIPMENT STORAGE	PRECINCT 2 - 152 CR 2561, CARTHAGE, TX 75633
27	27	EQUIPMENT STORAGE	PRECINCT 4 - 242 CR 444, CARTHAGE, TX 75633

Consult Policy for Actual Terms and Conditions

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Date of Proposal:

Print Date: 12/15/21

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 1/1/2022, 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	\$20,752,995

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	100%
--	------

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

Other: LOC 002-002 THRU LOC 020-020 AND LOC 022-022 THRU LOC 027-027

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

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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	

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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
001-027	001-027	\$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 Currency		\$25,000

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

Public Sector Services Additional Coverage Endorsements

Consult Policy for Actual Terms and Conditions

**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.	
001-027	001-027	
in any one occurrence.		\$50,000

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: \$10,000

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
EXCL OF LOSS DUE TO VIRUS OR BACTERIA	IL T3 82
AMNDT COMMON POLICY COND-PROHIBITED COVG	IL T4 12
CAP ON LOSSES FROM CERT ACTS OF TERRORIS	IL T4 14

Rating Basis

Total Rating Basis:	\$26,233,340
Building Rate:	0.4000
Business Personal Property Rate:	0.3780
Time Element Rate:	0.3790
Premium for Policy Period:	\$105,855

***Note:** The Premium shown above includes the premium charged for Equipment Breakdown coverage. The premium for Equipment Breakdown coverage is \$1,693.*

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.

**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	\$153,088
4	4	Your Business Personal Property	\$38,272
5	5	Your Business Personal Property	\$52,000
6	6	Buildings	\$30,000
7	7	Buildings	\$40,000
8	8	Buildings	\$10,000
9	9	Buildings	\$2,798
10	10	Buildings	\$26,000
11	11	Buildings	\$15,600
12	12	Buildings	\$20,800
13	13	Buildings	\$6,240
14	14	Buildings	\$12,480
15	15	Buildings	\$6,240
16	16	Buildings	\$14,560
17	17	Buildings	\$6,240
18	18	Buildings	\$36,400
19	19	Buildings	\$2,373,500
19	19	Your Business Personal Property	\$108,358
20	20	Buildings	\$104,000
22	22	Buildings	\$1,600,000
22	22	Your Business Personal Property	\$20,000
23	23	Buildings	\$122,500
24	24	Buildings	\$122,000
25	25	Buildings	\$140,500
26	26	Buildings	\$100,000
27	27	Buildings	\$80,000

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Inland Marine

**MISCELLANEOUS PROPERTY
Miscellaneous Property Coverage Form CM T2 39**

COVERAGE AND LIMITS OF INSURANCE

Covered Property consists of the following when indicated by an 'X' below

Scheduled Items:

As shown on the Miscellaneous Property Item Schedule, which includes the Limit Of Insurance applying to each listed item

As shown on the most current schedule on file with us. The amount shown on such schedule for each item is the Limit Of Insurance applying to that item

Total Limit Of Insurance For All Scheduled Items \$40,631

Blanket Items:

Total Limit Of Insurance For All Unlisted Items \$
Limit Of Insurance For Any One Unlisted Item \$
Description Of Unlisted Items

Total Limit Of Insurance For Scheduled And Blanket Items \$40,631

Coverage Extensions	Limits Of Insurance
Fire Protective Systems	\$75,000
Newly Acquired Property	\$25,000
Preservation of Property Expense	\$5,000
Valuable Papers and Records	\$50,000

Additional Coverages:	
Claim Data Expense	\$5,000
Debris Removal Increased Limit.	\$75,000
Fire Or Police Department Service Charge	\$25,000
Pollutant Cleanup And Removal	\$25,000
Reward Coverage	\$2,500

DEDUCTIBLE

Deductible applying to all covered loss or damage unless a more specific Deductible for the covered loss is shown below or elsewhere in this proposal \$1,000

Deductible applying to covered loss or damage caused by or resulting from Flood or Earthquake when indicated by an 'X' below

Flood Deductible \$ or % subject to \$ minimum and \$ maximum

Earthquake Deductible \$ or % subject to

Consult Policy for Actual Terms and Conditions

\$ minimum and
\$ maximum

VALUATION

Actual Cash Value

COINSURANCE

The following Coinsurance applies when indicated by an 'X'

100% 90% 80% No Coinsurance Applies

PREMIUM

Premium \$2,688 Annual \$2,688 Term Premium
Minimum Earned Premium \$None

CONTRACTORS EQUIPMENT
Contractors Equipment Coverage Form CM T2 42

COVERAGE AND LIMITS OF INSURANCE

Covered Property

Coverage consists of the following indicated by an 'X'

Scheduled Equipment:

As shown on the Contractors Equipment Item Schedule, which includes
the Limit Of Insurance applying to each listed item of equipment

As shown on the most current schedule on file with us. The amount shown on such
schedule for each item is the Limit Of Insurance applying to that item

Total Limit Of Insurance For All Scheduled Equipment \$5,693,739

Unscheduled Owned Equipment:

Total Limit Of Insurance For All Unscheduled Owned Equipment \$

Limit Of Insurance For Any One Unscheduled Owned Item Of
Equipment \$

Unscheduled Equipment Owned By Others:

Limit Of Insurance For Any One Unscheduled Item Of Equipment
Leased, Rented, Or Borrowed From Others \$550,000

**Equipment While Leased, Rented Or Loaned To
Others:**

Limit Of Insurance For Any One Item Of Equipment
Leased, Rented, Or Loaned To Others \$

Total Limit Of Insurance For All Items Of Equipment
In Any One Occurrence: \$6,243,739

Consult Policy for Actual Terms and Conditions

DEDUCTIBLE

Deductible applying to all covered loss or damage indicated by an 'X' below unless a more specific Deductible for the covered loss or damage is shown elsewhere in this proposal

- Dollar Deductible \$1,000
- Percent Deductible % subject to \$ minimum and \$ maximum

VALUATION AND COINSURANCE

Valuation

The following Valuation applies to the applicable Covered Property

Scheduled Equipment:

Actual Cash Value Valuation applies unless replaced by the Optional Valuation indicated by an 'X'

- Replacement Cost Valuation
- Agreed Value
- Valuation Determined By Age Of the Equipment – Number of Years
Replacement cost applies to equipment manufactured up to the number of years indicated above, and Actual Cash Value applies to equipment manufactured over the number of years indicated above

Unscheduled Equipment:

Actual Cash Value Valuation applies unless replaced by the Optional Valuation indicated by an 'X'

- Replacement Cost Valuation
- Valuation Determined By Age Of the Equipment – Number of Years
Replacement cost applies to equipment manufactured up to the number of years indicated above, and Actual Cash Value applies to equipment manufactured over the number of years indicated above

Equipment Owned By Others:

The amount for which you are legally liable, not to exceed Replacement Cost

Coinsurance

The following coinsurance applies to Scheduled Items when indicated by an 'X'

- 100% 90% 80% No Coinsurance Applies

Premium

The following Premium options apply when indicated by an 'X'

Scheduled and Unscheduled Owned Equipment:

Non Reporting Premium \$61,948

Leased Or Rented From Others:

Non Reporting Premium \$14,000

Total Premium Due At Inception \$75,948

Minimum Earned Premium: \$None

Consult Policy for Actual Terms and Conditions

Other Terms and Conditions

CM B0 97 – Contractors Equipment Supplemental Declarations

Coverage Extensions	Limit Of Insurance
Business Personal Property In Job Trailers	\$10,000
Document And Data Restoration Costs	\$50,000
Fire Protective Systems	\$75,000
Hauling Property Of Others	\$100,000
Newly Acquired Equipment – Per Item	\$250,000
Rental Costs	
Any One Item	\$5,000
Any One Occurrence	\$25,000
Upgrades To Covered Property	\$25,000

Additional Coverages	Limit Of Insurance
Claim Data Expenses	\$5,000
Continuing Rental Payments	
Any One Item	\$5,000
Any One Occurrence	\$25,000
Contract Penalty	\$25,000
Debris Removal Increased Limit	\$75,000
Employee Tools, Equipment And Clothing	
Any One Item	\$1,000
Any One Employee	\$2,500
Any One Occurrence	\$5,000
Errors Or Unintentional Omissions	\$100,000
Expediting Expenses	\$25,000
Expendable Supplies	\$10,000
Fire Or Police Department Service Charge	\$25,000
Lost Warranty Or Service Contract	\$10,000
Pollutant Clean Up And Removal	\$25,000
Preservation Of Property Expense	\$50,000
Reward Coverage	\$2,500
Tracking System Deductible Waiver Amount	\$10,000

Amendments

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 FROM CERT ACTS OF TERRORIS	IL T4 14

Gross Premium: \$78,636

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TRAVELERS

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Date of Proposal:

Print Date: 12/15/21

Panola County

ROAD & BRIDGE EQUIPMENT 11/04/2021

DEPT.	YEAR	MAKE/MODEL	SERIAL #	EQUIPMENT NUMBER	PRECINCT #	ADD/DELETE	AMT. OF INSURANCE
R&B	1997	JOHN DEERE 650G-LPG DOZER	T0650GW831417		5713	5	\$ 30,000.00
R&B	1999	BROYCE RJ350 MECHANICAL POWER BROOM	89626		5776	5	\$ 16,000.00
R&B	2000	CATERPILLAR RR250B ROAD RECLAIMER	03RR00194		5790	1	\$ 100,000.00
R&B	2000	MIXER STABILIZER 250B	5GR237		331	5	\$ 100,000.00
R&B	2000	TEREX DOUBLE DRUM ROLLER	SLBT0PDSDEV0ZLA004		5777	5	\$ 12,000.00
R&B	2001	ROAD RECLAIMER RR250C	AWG00267		332	3	\$ 100,000.00
R&B	2003	CAT RM250C SOIL STABILIZER	AWG00244		324	1	\$ 90,000.00
R&B	2004	JOHN DEERE 310SG	T0310SG927721		401	3	\$ 50,000.00
R&B	2005	JOHN DEERE 310SG BACKHOE	T0310SG942977		501	4	\$ 64,002.00
R&B	2005	CATERPILLAR RM250C RECLAIMER	AWG00374		507	4	\$ 200,000.00
R&B	2005	Massey Ferg Tractor	BL34045		502	AIRPORT	\$ 10,000.00
R&B	2007	JOHN DEERE 450 JLGP CRAWLER DOZER	T0450JX132065		1211	1	\$ 75,800.00
R&B	2007	JOHN DEERE 310 SJ CAB TRACTOR	T0310SJJ149207		710	3	\$ 72,329.00
R&B	2008	JOHN DEERE BACKHOE	T0310SJJ165857		806	1	\$ 74,500.00
R&B	2009	JOHN DEERE BACKHOE 310 SJ	T0310SJJ173065		901	2	\$ 84,686.00
R&B	2009	John Deere 770G Motor Grader	DW770GX624868		906	3	\$ 197,500.00
R&B	2010	KUBOTA M7040 DCT-1 TRACTOR W/FELOADER/BUSH	83662		1005	3	\$ 37,073.00
R&B	2011	KOMATSU MOTOGRADER GD655-EO	51660/L774		1101	1	\$ 177,185.00
R&B	2011	RHINO BUSH HOG 3710 ROTARY CUTTER 10FT	12-00525		1103	2	\$ 11,950.00
R&B	2011	JOHN DEERE 770 G MOTORGRADER	1DW770GXJBE638261		1201	2	\$ 208,150.00
R&B	2011	MOHAWK PREDATOR 10' FLEX MOWER	74357		1119	3	\$ 11,500.00
R&B	2012	JOHN DEERE 310 SJ BACKHOE	1T0310SJJCCD217238		1202	2	\$ 67,700.00
R&B	2012	BOMAG MPH364 R-2	901B23001700		1210	2	\$ 304,579.00
R&B	2012	John Deere 770G Motor Grader	1DW770GXTC6947443		1302	3	\$ 210,000.00
R&B	2012	JOHN DEERE 310 SJ BACKHOE	1T0310SJJCD217867		1205	4	\$ 82,700.00
R&B	2012	CHIEF MOHAWK 7' CUTTER BUSH HOG	A31505		1209	4	\$ 3,550.00
R&B	2013	3810 BUSH HOG	1200025		1309	2	\$ 13,050.00
R&B	2013	JOHN DEERE 310SK BACKHOE	252817		1311	3	\$ 88,800.00
R&B	2013	JOHN DEERE 610SD CAB TRACTOR W/ CRADLE BOOM	1P06105DBDM051109		1313	3	\$ 46,289.00
R&B	2013	JOHN DEERE 770 G MOTORGRADER	1DW770GXJDE662650		1401	4	\$ 220,200.00
R&B	2014	KUBOTA M9960HDC 4X4 TRACTOR	57182		1416	1	\$ 41,985.00
R&B	2014	KUBOTA M9960 HDC CAB TRACTOR	60713		1506	1	\$ 42,000.00
R&B	2014	JOHN DEERE 210G LC TRACKHOE	521954		1510	1	\$ 165,000.00
R&B	2014	KUBOTA CAB TRACTOR M9960HDC	56875		1415	2	\$ 41,985.00
R&B	2014	JOHN DEERE 210G LC TRACKHOE	522796		1601	2	\$ 173,000.00
R&B	2014	KUBOTA CAB TRACTOR M9960HDC	55925		1414	3	\$ 41,982.00
R&B	2014	KUBOTA TRACTOR M9960HDC	56994		1417	3	\$ 41,985.00
R&B	2014	10' MODERN FLEX BUSHOG	91731		1418	3	\$ 12,500.00
R&B	2014	DELCO PRESSURE WASHER	10140337		1419	3	\$ 8,050.00
R&B	2014	DBM-CP '20 REAR CRADLE BOOM W/DBR060	8782		1405	4	\$ 53,353.00
R&B	2015	60" ROTARY CUTTER	1DW770GXCEF666019		1500	1	\$ 209,500.00
R&B	2015	John Deere 770G Motor Grader	1T0310SKCFE276239		1502	1	\$ 88,000.00
R&B	2015	JOHN DEERE 310 SK BACKHOE	1FF210GXCEE522811		1605	3	\$ 177,000.00
R&B	2016	JD 6110M CAB TRACTOR W/ALAMO MACHETE	1L06110MTGH863128		1606	1	\$ 143,422.00

Panola County

DEPT.		YEAR	MAKE/MODEL	SERIAL #	EQUIPMENT NUMBER	PRECINCT #	ADD/DELETE/EFF.	AMT. OF INSURANCE
R&B		2016	KUBOTA M5-111HDC 4X4 TRACTOR	51745	1602	4		\$ 51,305.00
R&B		2016	FLEX 10' MODERN CUTTER	97639	1608	1		\$ 11,900.00
R&B		2016	JD 6120E CAB TRACTOR W/ALAMO 18' MACHETE BOO	1P06120ECG001803	1607	2		\$ 126,835.00
R&B		2016	FLEX 10' MODERN CUTTER	93629	1701	4		\$ 13,500.00
R&B		2015	JOHN DEERE 770G MOTOR GRADER	1DW770GXKFF667290	1702	3		\$ 226,000.00
R&B		2017	MOHAWK CHIEF 6' HD CUTTER	A51532	1704	1		\$ 3,300.00
R&B		2018	KUBOTA TRACTOR	55883	1803	4		\$ 50,599.00
R&B		2018	MODERN PREDATOR 15' CUTTER	100544	1802	3		\$ 13,400.00
R&B		2019	JOHN DEERE TRACTOR	LV5100EEK406109	1906	2		\$ 34,624.00
R&B		2020	CASE 885B MOTOR GRADER	NHAF06487	2001	2		\$ 251,000.00
R&B		2020	KUBOTA MINI EXCAVATOR	KBCDZ36CV23F32989	2004	1		\$ 67,460.00
R&B		2020	KUBOTA SKID STEER	KBCZ063CAL1F51514	2003	1		\$ 68,500.00
R&B		2020	KOBELCO MINI EXCAVATOR	PS04013143	2007	4		\$ 69,222.00
R&B		2020	JOHN DEERE MINI EXCAVATOR	1FF060GXPLJ292628	2102	1	ADD 01/28/21	\$ 79,600.00
R&B		2020	JOHN DEERE MINI EXCAVATOR	1FF060GXCLJ292410	2103	2	ADD 01/28/21	\$ 79,600.00
R&B		2020	JOHN DEERE MINI EXCAVATOR	1FF060GXEKJ291698	2105	4	ADD 01/28/21	\$ 79,600.00
R&B		2020	JOHN DEERE MINI EXCAVATOR	1FF060GXLJ292413	2104	3	ADD 01/28/21	\$ 79,600.00
R&B		2021	NEW HOLLAND C345 TRACK LOADER	NLM489609	2107	3	ADD 04/15/21	\$ 65,821.00
R&B		2021	CASE 580NEP BACKHOE	JJGN58EPJMC770386	2109	4	ADD 04/22/21	\$ 91,500.00
R&B		2021	CASE 850NEP BACKHOE	JJGN58EPKMC770385	2108	2	ADD 04/22/21	\$ 91,500.00
			*****LEASED OR RENTED EQUIPMENT*****					
			NO LEASED EQUIPMENT AT THIS TIME					\$ 550,000.00
R&B			EQUIPMENT TOTAL					\$ 6,104,171.00
LAW		2014	BOAT/MOTOR/TRAILER	68VL-1145666				\$ 25,631.00
LAW		2016	POLARIS OFF ROAD VEHICLE	3NSRVA871GG826716				\$ 15,000.00
			EQUIPMENT & BOAT TOTAL					\$ 6,144,802.00

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TRAVELERS 

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Date of Proposal:

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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**\$71,753***Consult Policy for Actual Terms and Conditions***TRAVELERS** *Page 27**Date of Proposal:**Print Date: 12/15/21*

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	02/02/1997

Gross Premium \$439

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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
---	----------

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 \$118,812

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Comparison of Law Enforcement Liability Exposures

		2021			2022		
		Number of Personnel	Premium per Group Member	2020 Total Group Premium	Number of Personnel	Premium per Group Member	2021 Total Group Premium
Group 1	Full Time Officers	31	\$1,854.00	\$57,474.00	31	\$2,198.00	\$54,950
	Drug Dogs	1		\$1,854.00	1		\$2,198
Group 2	Reserved Deputies	9		\$8,658.00	9		\$12,551.00
	Court Security Officer	1	\$962.00	\$962.00	1	\$1,141.00	
	Jailers	27		\$25,974.00	27		\$30,807.00
Group 3	911 Dispatchers	8		\$3,736.00	8		\$4,400.00
	Jail Nurse		\$467.00			\$550.00	
Group 4	Non-Law enforcement Personnel	1	\$268.00	\$268.00	1	\$361.00	\$361.00
Group 5	Jail Square Footage	34,320	\$0.39	\$13,438.00	34,320	\$0.39	\$13,545.00
Total Premium				\$112,364.00			\$ 118,812.00

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

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 \$5,437

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

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 \$65,384

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TRAVELERS

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Date of Proposal:

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CyberFirst Liability – Claims Made

CyberRisk Coverage:

Policy Aggregate Limit	\$500,000
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Liability	Limit	Retention	Retroactive Date
Privacy and Security	\$500,000	\$10,000	1/1/2012
Payment Card Costs	Not Covered	Not Covered	
Media	\$500,000	\$10,000	1/1/2012
Technology Errors And Omissions	Not Covered	Not Covered	Not Covered
Regulatory Proceedings	Not Covered	Not Covered	

Breach Response	Limit	Retention
Privacy Breach Notification	\$50,000	\$10,000
Computer and Legal Experts	Not Covered	Not Covered
Betterment	Not Covered	Not Covered
Cyber Extortion	\$250,000	\$10,000
Data Restoration	Not Covered	Not Covered
Public Relations	Not Covered	Not Covered

Cyber Crime	Limit	Retention
Computer Fraud	\$250,000	\$10,000
Funds Transfer Fraud	\$250,000	\$10,000
Social Engineering Fraud	Not Covered	Not Covered
Telecom Fraud	\$250,000	\$10,000
Vendor or Client Payment Fraud	Not Covered	Not Covered

Business Loss	Limit	Retention / Wait Period
Business Interruption	Not Covered	Not Covered
Business Interruption - System Failure	Not Covered	
Dependent Business Interruption	Not Covered	
Dependent Business Interruption - System Failure	Not Covered	
Dependent Business Interruption - Outsource Provider	Not Covered	
Dependent Business Interruption - Outsource Provider - System Failure	Not Covered	
Reputation Harm	Not Covered	

Consult Policy for Actual Terms and Conditions

Additional First Party Provisions	
Accounting Costs Limit	Not Covered
Betterment Coparticipation	Not Covered
Period Of Restoration	Not Covered
Period of Indemnity	Not Covered
Emergency Costs Limit	Not Covered

Knowledge Date	1/1/2012
P&P Date:	
Retroactive Date.	1/1/2012

Coverage by Endorsement	Limit	Retention
TCPA Costs	Not Covered	Not Covered
Conviction Reward	Not Covered	Not Covered
Employed Lawyers	Not Covered	Not Covered
Loss Mitigation	Not Covered	Not Covered

US Net Operating Expenditures	\$25,264,511
Foreign Net Operating Expenditures	\$0
Total Net Operating Expenditures	\$25,264,511

PREMIUM DETAIL:

Policy Effective Date	Policy Expiration Date	Premium	Taxes	Surcharges	Total Term Premium
January 01, 2022	January 01, 2023	\$7,714	\$0	\$0	\$7,714

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

Conditions of Quote:

Travelers Property Casualty Company of America

Required Policy Forms:

Forms, Endorsements And Schedule Numbers

IL T8 01

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PANOLA COUNTY

Declarations	AFE-15001
General Conditions	AFE-16001
Texas Changes Endorsement	AFE-17032
Cap On Losses From Certified Acts of Terrorism	AFE-19029
Federal Terrorism Risk Insurance Act Disclosure	AFE-19030
CyberRisk Declarations	CYB-15001
CyberRisk Coverage	CYB-16001
CyberRisk Coverage Table Of Contents	CYB-16001-TOC
Texas Insurer And Insurance Department Contact Information Notice	NTC-19023
Independent Agent And Broker Compensation Notice	NTC-19036

Consult Policy for Actual Terms and Conditions



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	113
Number of trailers	27

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

TRAVELERS

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Date of Proposal:

Print Date: 12/15/21

Automobile Liability

AMENDMENTS

AMENDMENT OF BODILY INJURY DEFINITION

PUBLIC ENTITY AUTO EXTENSION

PROFESSIONAL SERVICES NOT COVERED

EMERGENCY SERVICES - 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 \$117,976

Automobile Physical Damage

Option 1			
Coverage	Valuation	Units	Deductible
Symbol 10			
Comprehensive	Actual Cash Value	135	\$1,000
Collision	Actual Cash Value	135	\$1,000

DESCRIBED AUTOS

Symbol 10 : COMPREHENSIVE AND COLLISION COVERAGE APPLIES TO ALL OWNED AUTOS EXCEPT: 2001 CARTEX TRAILER VIN#13KTG12191T002486; 1970 HOMEMADE TRAILER VIN#TR182933; 1989 CARTEX TRAILER VIN#13KTG1015KT000447, 1998 TOP HAT UTILITY TRAILER VIN#4R7FS1625WT017809 AND 2003 CARTEX TRAILER VIN#13KTG08171T002794.

Consult Policy for Actual Terms and Conditions

TRAVELERS 

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Date of Proposal:

Print Date: 12/15/21

Auto Physical Damage

AMENDMENTS

PUBLIC ENTITY AUTO EXTENSION

Gross Premium \$37,219

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
\$1,044	0.347	0.419

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

Panola County

ROAD&BRIDGE 11/04/21									
Dept.	YEAR	MAKE/MODEL	VIN#	EQUIP#	PQT	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	13KTG0817T002794						
FM&L	2003	MACK TRUCK	1M2AG10Y53M006123	1106	FM&L		37,555.00	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	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	2009	KENWORTH DUMPTRUCK	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 2500 QUAD CAL SLT 4X4	3D7KS28L79G547620	914	1		37,970.00	X	X
R & B	2010	30' TOPHAT TRAILER yr model 2009	4R7G03022A1098095	916	3		8,635.00	X	X
R & B	2009	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 DUMPTRUCK	2HKHHN8X6BM281879	1008	4		82,258.00	X	X
R & B	2011	KENWORTH DUMPTRUCK	2NKHHN8XXBM280394	1006	2		90,000.00	X	X
R & B	2011	KENWORTH DUMPTRUCK	2NKHHN8X1BM280395	1007	2		90,000.00	X	X
R & B	2010	DODGE RAM 2500 QUAD CAB	3D7TP2CL1AG186550	1009	3		27,545.00	X	X
R & B	2011	FORD DUMP TRUCK	3FRX7FC0BV388691	1013	3		58,989.00	X	X
R & B	2012	KENWORTH DUMPTRUCK	2NKHHN8X1CM304888	1107	2		79,187.48	X	X
R & B	2012	2012 FORD F-350 CAB/CHASSIS W/CRA	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
R & B	2012	KENWORTH DUMPTRUCK T-370	2NKHHN8X7CM323414	1114	1		80,982.48	X	X
R & B	2012	KENWORTH DUMPTRUCK T-370	2NKHHN8X5CM323413	1115	4		80,982.48	X	X
R & B	2012	DODGE 3/4 TON 4WD	3C6UD5CL9CG120847	1116	4		39,917.00	X	X
R & B	2012	DODGE 1/2 TON	1C6RD6FT7CS170095	1206	3		21,785.00	X	X
R & B	2012	CAR-TEX TRAILER 20X5	4C9BE2527CC118171	1207	2		9,255.00	X	X
R & B	2012	FORD F750 DUMP TRUCK	3FRXF7FE1CV198854	1212	3		75,000.00	X	X
R & B	2012	FORD F750 DUMP TRUCK	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	FORD F750	3FRXF7FE3CB198855	1303	4		76,989.00	X	X

Panola County

ROAD & BRIDGE 11/04/21

Dept.	YEAR	MAKE/MODEL	VIN#	EQUIP#	PCT	ADDED/DELETED	COST NEW	Comp.	Collision
R & B	2014	KENWORTH DUMPTRUCK T-370	2NKHJ8X3EM390720	1304	2		87,894.00	X	X
R & B	2013	FORD F250 4X4 CREW CAB	1FTW2B63DEB25030	1307	3		27,905.00	X	X
R & B	2013	FORD F250	1FTW2B7XDEB25029	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	3C7WRTCLOEG223474	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	1FTW2B67FEA13401	1408	3		28,846.00	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	2016	RED FORD F250 4X4 CREW CAB	1FTW2B61GEA16019	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	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	2017	GOOSENECK TANDEM DUAL TRAILER	4C9GE3225HC118299	1708	1		11,905.00	X	X
R & B	2018	DODGE RAM 1500	1C6RR7L1J5128840	1801	3		35,193.00	X	X
R & B	2018	FORD F150	1FTFW1E50JKF06825	1804	2		34,145.00	X	X
R & B	2019	FORD F350	1FDRF3GT1KEC43647	1805	4		47,299.00	X	X
R & B	2019	FORD F19 F550	1FDUF5GT1KDA01226	1806	2		47,700.00	X	X
R & B	2018	DODGE RAM 2500	3C6UR5CL7JG303534	1901	4		44,299.00	X	X
R & B	2019	TANDEM DUAL TRAILER 8X32	4C9GB3226KC118315	1902	2		12,755.00	X	X
R & B	2018	FORD F750	1FDXF7DE6JDF04358	1903	4		81,890.00	X	X
R & B	2019	FORD F-450	1FDUF4HT9KDA18509	1904	3		46,133.00	X	X
R & B	2019	FORD F-350	1FD8W3HT1KEF81558	1905	3		46,642.00	X	X
R & B	2020	CHEVY SILVERADO	1GC4YNEY4LF140169	1907	1		50,605.00	X	X
R & B	2019	FORD F750	1FDXF7DE0KDF11081	1908	1		83,990.00	X	X
R & B	2020	NECKOVER FLATBED TRAILER	1N9GF2523LT263184	2002	4		12,793.00	X	X
R & B	2020	CAR-TEX TRAILER	4C9BB2029LC118351	2005	1		5,355.00	X	X
R & B	2020	DODGE RAM 2500	3C6UR5DL5L216863	2006	3		56,747.00	X	X
R & B	2021	FORD F-750	1FDPF7AN3MDF04228	2008	3		73,569.00	X	X

JUVENILE PROBATION 11/04/21									
DEPARTMENT	YEAR	MAKE/MODEL	VIN#	COST	NEW	Comp.	Collision	Add	Delete
JUV PROB	2001	CARTEX TRAILER	13KTG12191T002486						
JUV.PROB	2017	CHEVY IMPALA	2G11X5S39H9125139	\$ 21,970.00	X		X		
JUV.PROB	2020	CHEVY TAHOE	1GNLCDEC4LR154670	\$ 34,216.00	X		X		
TOTAL				\$ 56,186.00					

SHERIFF'S DEPARTMENT 11/04/21

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	2B3KA63H77H730662	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	24,547.00	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	1FTFW1EF8FA62342	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	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	1GNLC2E05ER227770	35,183.00	X	X	
LAW	2014	FORD F150	1FTEW1CM0EFA37739	24,973.00	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	3GCPPEC2FG417092	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	1GNKRFD8HJ207035	25,815.00	X	X	
LAW	2017	FORD EXPLORER	1FM5K8ARR8HGB07937	26,237.00	X	X	
LAW	2017	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	2019	CHEVY TAHOE	1GNLCDECXKR217477	32,099.00	X	X	
LAW	2019	CHEVY TAHOE	1GNLCDEC8KR293943	33,635.00	X	X	
LAW	2019	CHEVY SILVERADO	3GCUYEEED3KG151982	36,260.00	X	X	
LAW	2020	CHEVY TAHOE	1GNLCDEC7LR258280	33,485.00	X	X	
LAW	2020	CHEVY TAHOE	1GNLCDEC5LR244670	33,485.00	X	X	
LAW	2020	CHEVY TAHOE	1GNLCDECXLR301994	33,385.00	X	X	
LAW	2020	FORD F150	1FTEW1P40LKD81103	35,776.00	X	X	
LAW	2020	FORD F150	1FTEW1P43LKF19863	35,776.00	X	X	ADD 12/03/20
LAW	2021	FORD EXPLORER	1FMSK7BH1MGB04858	29,436.00	X	X	ADD 04/29/21
LAW	2021	CHEVY TAHOE	1GNSCLEDXMR358082	36,034.00	X	X	ADD 06/18/21
LAW	2021	CHEVY TAHOE	1GNSCLE9MR357232	36,034.00	X	X	ADD 06/18/21
LAW	2020	FORD EXPLORER	1FM5K8AB7LGD08451	33,950.00	X	X	ADD 08/23/21
LAW	2021	UTILITY TRAILER	1UFBU1622MT007056	4,000.00	X	X	ADD 08/17/21
LAW	2015	KEAR UTILITY TRAILER	5LCLB1628F1039151	2,474.00			ADD 11/22/21

CONSTABLE 1 & 4 11/04/21							
DEPARTMENT	YEAR	MAKE/MODEL	VIN#	COST/NEW	Comp.	COLLISION	ADD/DELETE
LAW/CONST 1 & 4	2013	FORD F150	1FTFW1EF5DKF94669	34,218.00	X	X	
LAW/CONST 1 & 4	2015	CHEVY SILVER 4 WD 1/2 TON	3GCUKPEC9FG416589	29,231.00	X	X	
LAW/CONST 1 & 4	2020	FORD F150	1FTEW1P49LKF19866	35,439.00	X	X	
TOTAL				98,888.00			

CONSTABLE 2 & 3 11/04/21							
DEPARTMENT	YEAR	MAKE/MODEL	VIN#	COST/NEW	Comp.	COLLISION	ADD/DELETE
LAW/CONST 2&3	2015	CHEVY TAHOE	1GNSK2EC9FR577185	32,208.00	X	X	
LAW/CONST 2&3	2018	RAM 1500 PICKUP	1C6RR7TXJS294591	29,925.00	X	X	
LAW/CONST 2&3	2021	FORD F-150 CREW CAB	1FTFW1P83MKE68261	38,754.00	X	X	ADD 11/10/21
TOTAL				62,133.00			

SHERIFF'S DEPARTMENT 11/04/21										
DEPARTMENT	YEAR	MAKE/MODEL	VIN #	COST NEW	Comp.	Collision	ADD/DELETE DATE			
LAW/SEIZED	1981	FORD PKUP	2FTCF10E9BCA21308	SEIZED	UNABLE TO GET TITLE					
DEPARTMENT	YEAR	MAKE/MODEL	VIN #	COST NEW	Comp.	Collision				
EMER.MGT	2004	TRAILER/WELL	1WC200G2742051356							

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

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

ABUSE OR MOLESTATION EXCLUSION - COVERAGE A AND B- WITH LIMITED FOLLOW-FORM EXCEPTION

NON CUMULATION OF OCCURRENCE LIMIT

STATUTORY CAP LIMITS OF INSURANCE ENDORSEMENT

Gross Premium \$27,379

Consult Policy for Actual Terms and Conditions

TRAVELERS

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Date of Proposal:

Print Date: 12/15/21

Federal 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 80% 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).

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 each coverage provided by this policy that applies to such Insured Losses, the charge for such Insured Losses is included in the premium for such coverage. The charge for such Insured Losses that has been included for each such coverage is the percentage of the premium for such coverage indicated below, and does not include any charge for the portion of such Insured Losses covered by the Federal Government under TRIA.

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