



MARSH & McLENNAN
AGENCY

Proposal for The City Of Sunset Hills

3939 South Lindbergh Blvd
Sunset Hills, MO 63127

Presented By: Mark C. Erickson, Senior Executive Vice President

Policy Term: 12/31/2020 to 12/31/2021

WORLD CLASS. LOCAL TOUCH.

It's our business
to be there for you in the

**MOMENTS
THAT
MATTER.**

Table of Contents

About J.W. Terrill3

Important Disclosures4

Named Insured and Locations8

Property including Electronic Data Processing9

Equipment Floater19

Fine Arts22

General Liability23

Crime26

Cyber Liability27

Law Enforcement Liability29

Public Entity Management Liability – Claims Made30

Employment Practices Liability.....31

Automobile.....33

Umbrella37

Identity Fraud Expense Coverage.....40

Workers’ Compensation41

Premium Summary and Comparison43

Historical Premium Summary44

Loss Summary.....45

Coverages for Consideration.....48

Best Financial Ratings.....49

Agency Bill Credit Policy.....50

Additional Services51

About J.W. Terrill

An Integrated Service Approach to Insurance, Benefits & Risk Management

Our Core Purpose is to protect and build the future of our clients and their employees. At J. W. Terrill, a Marsh & McLennan Agency LLC company, we combine insurance programs and services to develop solutions to challenges that businesses and individuals face every day. Simply put, we help our clients manage risk.

We are a full-service provider of risk management and employee benefit solutions. Our areas of expertise include:

Property & Casualty

To protect your company and your employees, we offer a broad range of commercial insurance products, including Property, General Liability, Auto, Workers' Compensation, and Directors & Officers Liability.

Surety Bonds

Our highly skilled staff understands the urgency of your bond needs and has experience in handling a vast array of specialty bonds.

Employee Benefits

With benefits comprising the largest non-payroll expense for most employers, and an important financial concern for individuals, we'll partner with you to create a benefit program that cost-effectively supports your organization's objectives.

Benefits Administration

Our goal is to help our clients minimize the burden of offering a benefits program, allowing your HR staff to focus on the strategic needs of your organization.

Personal Insurance

To protect your personal assets, we provide insurance policies specifically designed for auto, home, motorcycle/ATV, rental property, value articles, watercraft, health, and life.

Founded in 1972, J.W. Terrill has built a tradition of customer service and commitment to employees to become one of the largest independent brokerages in the United States. In 2015 J.W. Terrill joined Marsh & McLennan Agency, a subsidiary of Marsh, a global leader in insurance brokering and risk management. Based in St. Louis, Missouri, J.W. Terrill serves accounts with premiums totaling over \$514 million with a staff of 200 employees.

www.jwterrill.com

Important Disclosures

J.W. Terrill managers, producers, servicers, and marketers will make insurance placement recommendations to our clients that are in the best interest of that client. Our current knowledge of insurance carrier financial stability, marketplace stability, coverage options, pricing, and service abilities will drive our recommendations. Agency compensation will not enter into the criteria for coverage recommendations or coverage placement for our clients. J.W. Terrill may derive compensation from commission, override, bonus payment, contingent revenue, or profit sharing compensation paid directly from an insurance carrier.

The information contained herein is intended to serve only as an outline of your various insurance coverages as proposed. It is based on the exposure and/or census information you provided. To avoid misunderstanding or misinterpretation as to the full scope of protection afforded, refer to the policy forms for complete details, exclusions, terms, and conditions of coverage. Specimen copies of all forms are available upon request.

Higher limits or additional coverage may be available upon request.

Any request to bind, alter or cancel coverage must be made in writing. Any request made through email, phone conversation or voicemail are not valid until you receive a written confirmation from J.W. Terrill.

No part of this publication may be reproduced, transmitted, or stored in a retrieval system in any form or by any means without the prior written permission of J.W. Terrill, a Marsh & McLennan Agency LLC company.

Disclosure Pursuant to Terrorism Risk Insurance Act (TRIA)

Terrorism Coverage and Premium

In accordance with the federal Terrorism Risk Insurance Act (as amended "TRIA"), we are required to make coverage available under your policy for "certified acts of terrorism." The actual coverage provided by your policy(ies) will be limited by the terms, conditions, exclusions, limits, and other provisions of your policy(ies), as well as any applicable rules of law.

The portion of your premium attributable to this terrorism coverage is shown in the premium section(s) of this quote proposal or binder.

Definition of Certified Act of Terrorism

A "certified act of terrorism" means an act that is certified by the Secretary of the Treasury, in accordance with the provisions of TRIA, to be an act of terrorism under TRIA. The criteria contained in TRIA for a "certified act of terrorism" include the following:

1. The act results in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to TRIA; and
2. The act results in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of an United States mission; and
3. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals acting 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.

Disclosure of Federal Share of Terrorism Losses under TRIA

The United States Department of the Treasury will reimburse insurers for 85% of insured losses that exceed the applicable insurer deductible. Effective January 1, 2016, this percentage will be reduced to 84%, effective January 1, 2017 to 83%, effective January 1, 2018 to 82%, effective January 1, 2019 to 81%, and effective January 1, 2020 to 80%.

However, if aggregate industry insured losses under TRIA exceed \$100 Billion in a calendar year, the Treasury shall not make any payment for any portion of the amount of such losses that exceeds \$100 billion. The United States government has not charged any premium for their participation in covering terrorism losses.

Cap on Insurer Liability for Terrorism Losses

If aggregate industry insured losses attributable to “certified acts of terrorism” under TRIA exceed \$100 Billion in a calendar year, and we have met, or will meet, our insurer deductible under TRIA, we shall not be liable for the payment of any portion of the amount of such losses that exceed \$100 billion. In such case, your coverage for terrorism losses may be reduced on a pro-rata basis in accordance with procedures established by the Treasury, based on its estimates of aggregate industry losses and our estimate that we will exceed our insurer deductible. In accordance with the Treasury’s procedures, amounts paid for losses may be subject to further adjustments based on differences between actual losses and estimates.

Compensation Disclosure and Limitations of Liability

Marsh & McLennan Agency LLC (“MMA”) prides itself on being an industry leader in the area of transparency and compensation disclosure. We believe you should understand how we are paid for the services we are providing to you. We are committed to compensation transparency and to disclosing to you information that will assist you in evaluating potential conflicts of interest.

As a professional insurance producer, MMA and its subsidiaries facilitate the placement of insurance coverage on behalf of our clients. As an independent insurance agent, MMA may have authority to obligate an insurance company on behalf of our clients and as a result, we may be required to act within the scope of the authority granted to us under our contract with the insurer. In accordance with industry custom, we are compensated either through commissions that are calculated as a percentage of the insurance premiums charged by insurers, or fees agreed to with our clients.

MMA engages with clients on behalf of itself and in some cases as agent on behalf of its non-US affiliates with respect to the services we may provide. For a list of our non-US affiliates, please visit: <http://global.marsh.com/about/>. In those instances, MMA will bill and collect on behalf of the non-US Affiliates amounts payable to them for placements made by them on your behalf and remit to them any such amounts collected on their behalf;

MMA receives compensation through one or a combination of the following methods:

- **Retail Commissions** – A retail commission is paid to MMA by the insurer (or wholesale broker) as a percentage of the premium charged to the insured for the policy. The amount of commission may vary depending on several factors, including the type of insurance product sold and the insurer selected by the client.
- **Client Fees** – Some clients may negotiate a fee for MMA’s services in lieu of, or in addition to, retail commissions paid by insurance companies. Fee agreements are in writing, typically pursuant to a Client Service Agreement, which sets forth the services to be provided by MMA, the compensation to be paid to MMA, and the terms of MMA’s engagement. The fee may be collected in whole, or in part, through the crediting of retail commissions collected by MMA for the client’s placements.
- **Contingent Commissions** – Many insurers agree to pay contingent commissions to insurance producers who meet set goals for all or some of the policies the insurance producers place with the insurer during the current year. The set goals may include volume, profitability, retention and/or growth thresholds. Because the amount of contingent commission earned may vary depending on factors relating to an entire book of business over the course of a year, the amount of contingent commission attributable to any given policy typically will not be known at the time of placement.

- **Supplemental Commissions** – Certain insurers and wholesalers agree to pay supplemental commissions, which are based on an insurance producer's performance during the prior year. Supplemental commissions are paid as a percentage of premium that is set at the beginning of the calendar year. This percentage remains fixed for all eligible policies written by the insurer during the ensuing year. Unlike contingent commissions, the amount of supplemental commission is known at the time of insurance placement. Like contingent commissions, they may be based on volume, profitability, retention and/or growth.
- **Wholesale Broking Commissions** – Sometimes J.W. Terrill acts as a wholesale insurance broker. In these placements, J.W. Terrill is engaged by a retail agent that has the direct relationship with the insured. As the wholesaler, J.W. Terrill may have specialized expertise, access to surplus lines markets, or access to specialized insurance facilities that the retail agent does not have. In these transactions, the insurer typically pays a commission that is divided between the retail and wholesale broker pursuant to arrangements made between them.
- **Other Compensation** – Sometimes MMA acts as a wholesale insurance broker. In these placements, MMA is engaged by a retail agent that has the direct relationship with the insured. As the wholesaler, MMA may have specialized expertise, access to surplus lines markets, or access to specialized insurance facilities that the retail agent does not have. In these transactions, the insurer typically pays a commission that is divided between the retail and wholesale broker pursuant to arrangements made between them.

We will be pleased to provide you additional information about our compensation and information about alternative quotes upon your request. For more detailed information about the forms of compensation we receive please refer to our Marsh & McLennan Agency Compensation Guide at <https://www.marshmma.com/resource/compensation-guide-for-client.pdf>.

MMA's aggregate liability arising out of or relating to any services on your account shall not exceed ten million dollars (\$10,000,000), and in no event shall we be liable for any indirect, special, incidental, consequential or punitive damages or for any lost profits or other economic loss arising out of or relating to such services. In addition, you agree to waive your right to a jury trial in any action or legal proceeding arising out of or relating to such services. The foregoing limitation of liability and jury waiver shall apply to the fullest extent permitted by law.

We appreciate your business and look forward to your instructions regarding the placement of your coverage on the terms outlined in this proposal.

{ TC "Team Directory" }

Team Directory

Your Team members and their phone numbers are as follows:

Senior Executive Vice President	Mark C. Erickson	(314) 594-2602	mark.erickson@marshmma.com
Account Executive	Beth K. Dunphy	(314) 594-2645	beth.dunphy@marshmma.com
Account Manager	Diane M. Stiehl, CISR	(314) 594-2719	diane.stiehl@marshmma.com
Marketing	John Patterson Jeff Lippert	(314) 594-2643 (314) 594-2648	john.patterson@marshmma.com jeff.lippert@marshmma.com
Loss Control Specialist	Mark Wandersee, CSP	(314) 594-2730	mark.wandersee@marshmma.com
Senior Claims Specialist	Jim Chapman, CRIS	(314) 594-2671	jim.chapman@marshmma.com
President	Andy Thome	(314) 594-2659	andy.thome@marshmma.com

The following is a description of team personnel and their respective areas of responsibility:

- Account Executive:** In conjunction with the Senior Executive Vice President, will provide insurance program analysis and risk management solutions.
- Account Manager:** Primary point of contact for any changes to the policy, billing inquiries, and requests for certificates of insurance. Directs claims inquiries to our Claims Department.
- Marketing:** Responsible for selecting and engaging our insurance companies, to provide our clients with the most competitive product.
- Loss Control Specialist:** Responsible for providing safety & health services to reduce loss drivers and control industry specific risk.
- Senior Claims Specialist:** Handles incoming claim calls and processes Automobile, General Liability, and Property claims. Responsible for issues regarding Workers' Compensation claims, injury management, cost containment, and experience modifications.

If you are experiencing a claims emergency before or after our normal business hours of 8:00 – 5:00 or on weekends and holidays, and need a claims advocate to help you through the process, please call 636-284-6808.

Named Insured and Locations

First Named Insured

The City of Sunset Hills

Other Named Insured's

The City of Sunset Hills 457 Plan (Crime Only)

Locations

Loc. #	Address
1	3939 South Lindbergh Boulevard, Sunset Hills, MO 63127
2	12450 & 12512 West Watson Road, Sunset Hills, MO 63127
3	3905 South Lindbergh Boulevard, Sunset Hills, MO 63127
4	3909 South Lindbergh Boulevard, Sunset Hills, MO 63127
5	Lynstone Park, 251 Rayburn, Sunset Hills, MO 63127
6	9227 Sappington Street, St. Louis, MO 63127
7	801 Old Gravois Road, Sunset Hills, MO 63127 (Mini Ha Ha Park)
8	13525-13555 West Watson Road, Sunset Hills, MO 63127
9	3915 South Lindbergh Boulevard, Sunset Hills, MO 63127
10	13525 West Watson Road, Sunset Hills, MO 63127
11	12343 Eddie & Park, Sunset Hills, MO 63127
12	12720 Alswell Lane, Sunset Hills, MO 63127 (General Liability Only) (Nature Trail)
13	Rock Alva Beach, Sunset Hills, MO 63127 (General Liability Only) (Vacant Land)
14	13550 West Watson Road, Sunset Hills, MO 63127

Property including Electronic Data Processing

Policy Term: 12/31/2020 to 12/31/2021

Insurer: Hartford Fire Insurance Company

Blanket Building \$ 15,526,011 See Statement of Values
 Blanket Personal Property & Electronic Data Processing \$ 1,986,733 See Statement of Values

100% Coinsurance
 Agreed Amount
 Replacement Cost

Blanket Business Income and Extra Expense \$ 500,000 See Statement of Values
 Agreed Amount
 Business Income Rental Value Included
 Extended Business Income – 180 Days

Loss of Tax Revenue \$ 3,000,000 (The Plaza at Sunset Hills Plaza – Sales Tax)
 10706-10990 & 10741-10999 Sunset Hills Plaza,
 St. Louis, MO 63127
 \$ 525,000 (The Shoppes at Sunset Hills – Sales Tax)
 3600-3642 S. Lindbergh, St. Louis, MO 63127

Sublimits:

Flood \$ 10,000,000 Occurrence/Aggregate
 Earthquake \$ 10,000,000 Occurrence/Aggregate

Terms and Conditions:

Perils: Special form perils including Flood, Earthquake, Equipment Breakdown & Terrorism, subject to policy limits, conditions and exclusions. Flood Excluded in any FEMA Flood zones A, B Shaded X or V. Locations 801 Old Gravois, St. Louis, MO and 13555 W. Watson, St. Louis, MO are excluded from Flood Coverage.

Deductibles:

All Other Perils \$ 5,000
 Wind/Hail \$ 25,000
 Flood \$ 50,000
 Earthquake \$ 50,000
 Loss of Tax Revenue 72 Hours
 Business Income and Extra Expense 72 Hours

Annual Premium: \$ 29,981 (Expiring \$27,999)

Statement of Values:

Loc. #	Bldg. #	Address	City	ST	Zip Code	Occupancy	19-20 Bldg. Value	19-20 Personal Property Value	19-20 Electronic Data Processing Value	19-20 Blanket Earnings and Extra Expense
1	1	3939 S. Lindbergh Boulevard	Sunset Hills	MO	63127	City Hall	\$2,087,109	\$176,076	\$219,561	\$500,000
1	2	3939 S. Lindbergh Boulevard	Sunset Hills	MO	63127	7 x 7 Electronic Metal Sign	\$40,170	\$0	\$0	Included
2	1	12450 & 12512 W. Watson Road	Sunset Hills	MO	63127	City Park Storage	\$52,942	\$0	\$0	Included
2	2	12450 & 12512 W. Watson Road	Sunset Hills	MO	63127	City Park Shelter	\$81,191	\$0	\$0	Included
2	3	12450 & 12512 W. Watson Road	Sunset Hills	MO	63127	Park Activity Center	\$104,355	\$47,380	\$53,868	Included
2	4	12450 & 12512 W. Watson Road	Sunset Hills	MO	63127	Bath House at Pool	\$307,615	\$283,250	\$0	Included
2	5	12450 & 12512 W. Watson Road	Sunset Hills	MO	63127	Park Shelter	\$17,378	\$0	\$0	Included
2	6	12450 & 12512 W. Watson Road	Sunset Hills	MO	63127	Storage Building	\$17,378	\$0	\$0	Included
2	7	12450 & 12512 W. Watson Road	Sunset Hills	MO	63127	Two swimming pools including concrete decking	\$1,060,900	\$0	\$0	Included

Loc. #	Bldg. #	Address	City	ST	Zip Code	Occupancy	19-20 Bldg. Value	19-20 Personal Property Value	19-20 Electronic Data Processing Value	19-20 Blanket Earnings and Extra Expense
2	8	12450 & 12512 W. Watson Road.	Sunset Hills	MO	63127	Concrete bridge and ramp for leisure pool	\$31,827	\$0	\$0	Included
2	9	12450 & 12512 W. Watson Road	Sunset Hills	MO	63127	Personal property including umbrellas, chairs, tables, diving boards (1 meter), lap lanes, trash receptacles	\$0	\$51,500	\$0	Included
2	10	12450 & 12512 W. Watson Road	Sunset Hills	MO	63127	Concrete and modular block retaining wall	\$132,613	\$0	\$0	Included
2	11	12450 & 12512 W. Watson Road	Sunset Hills	MO	63127	Metal fencing	\$47,741	\$0	\$0	Included
2	12	12450 & 12512 W. Watson Road	Sunset Hills	MO	63127	Light standards	\$79,568	\$0	\$0	Included
2	13	12450 & 12512 W. Watson Road	Sunset Hills	MO	63127	Bridge	\$85,000			Included
2	14	12450 & 12512 W. Watson Road	Sunset Hills	MO	63127	Bridge	\$72,000			Included
2	15	12450 & 12512 West Watson Road	Sunset Hills	MO	63127	Water Pump/Waterfall	\$8,500			Included
3	1	3905 S. Lindbergh	Sunset Hills	MO	63127	Police Station with Jail	\$3,338,399	\$239,221	\$110,151	Included

Loc. #	Bldg. #	Address	City	ST	Zip Code	Occupancy	19-20 Bldg. Value	19-20 Personal Property Value	19-20 Electronic Data Processing Value	19-20 Blanket Earnings and Extra Expense
4	1	3909 S. Lindbergh	Sunset Hills	MO	63127	Public Works Building - Offices, Repair Shop, Storage	\$1,738,529	\$36,621	\$50,470	Included
4	2	3909 S. Lindbergh	Sunset Hills	MO	63127	Storage Building - Salt Dome	\$115,829	\$20,085	\$0	Included
5	1	Lynstone Park	Sunset Hills	MO	63127	Open Sided Park Shelter	\$11,585	\$0	\$0	Included
5	2	Lynstone Park	Sunset Hills	MO	63127	Restroom	\$108,000	\$0	\$0	Included
6	1	9227 Sappington Street	Sunset Hills	MO	63127	Storage Building	\$11,585	\$0	\$0	Included
6	2	9227 Sappington Street	Sunset Hills	MO	63127	Gazebo	\$16,285	\$0	\$0	Included
6	3	9227 Sappington Street	Sunset Hills	MO	63127	Restroom	\$108,000	\$0	\$0	Included
7	1	801 Old Gravois Road	Sunset Hills	MO	63127	Restroom	\$27,865	\$0	\$0	Included
7	2	801 Old Gravois Road	Sunset Hills	MO	63127	Restroom	\$27,865	\$0	\$0	Included
7	3	801 Old Gravois Road	Sunset Hills	MO	63127	Shelter- Open Sided	\$11,256	\$0	\$0	Included
7	4	801 Old Gravois Road	Sunset Hills	MO	63127	Shelter- Open Sided	\$11,256	\$0	\$0	Included
7	5	801 Old Gravois Road	Sunset Hills	MO	63127	2 Granite Based Plaques (Monuments \$4,225 each)	\$8,965	\$0	\$0	Included
7	6	801 Old Gravois Road	Sunset Hills	MO	63127	Scenic Overlook Shelter	\$192,320	\$0	\$0	Included
7	7	801 Old Gravois Road	Sunset Hills	MO	63127	Playground Equipment	\$11,256	\$0	\$0	Included

Loc. #	Bldg. #	Address	City	ST	Zip Code	Occupancy	19-20 Bldg. Value	19-20 Personal Property Value	19-20 Electronic Data Processing Value	19-20 Blanket Earnings and Extra Expense
7	8	801 Old Gravois Road	Sunset Hills	MO	63127	Solar Shade Shelter- Open Sided	\$25,000	\$0	\$0	Included
7	9	801 Old Gravois Road	Sunset Hills	MO	63127	Restroom	\$13,123	\$0	\$0	Included
7	10	801 Old Gravois Road	Sunset Hills	MO	63127	Benches, tables, trash receptacles	\$0	\$45,450	\$0	Included
7	11	801 Old Gravois Road	Sunset Hills	MO	63127	Fences and Railings	\$10,300	\$0	\$0	Included
7	12	801 Old Gravois Road	Sunset Hills	MO	63127	Restroom/Concession	\$139,500	\$0	\$0	Included
8	1	13525-13555 W. Watson Road	Sunset Hills	MO	63127	Dream Fields- Restroom	\$28,623	\$0	\$0	Included
8	2	13525-13555 W. Watson Road	Sunset Hills	MO	63127	Dream Fields Canopy	\$12,646	\$0	\$0	Included
8	3	13525-13555 W. Watson Road	Sunset Hills	MO	63127	Canopy, Dugouts, & Installation (Frame 2,400 Sq. Ft.)	\$53,162	\$0	\$0	Included
8	4	13525-13555 W. Watson Road	Sunset Hills	MO	63127	Concession Stand/Maintenance Facility	\$37,126	\$0	\$0	Included
8	5	13525-13555 W. Watson Road	Sunset Hills	MO	63127	Picnic Tables, Bleachers and Benches (Personal Property)	\$0	\$25,750	\$0	Included
8	6	13525-13555 W. Watson Road	Sunset Hills	MO	63127	Fencing	\$51,500	\$0	\$0	Included

Loc. #	Bldg. #	Address	City	ST	Zip Code	Occupancy	19-20 Bldg. Value	19-20 Personal Property Value	19-20 Electronic Data Processing Value	19-20 Blanket Earnings and Extra Expense
8	7	13525-13555 W. Watson Road	Sunset Hills	MO	63127	Trash Receptacles, benches, picnic tables (Personal Property) Playground equipment including a 120' zip line, swings, benches, a themed large playground structure (looks like a tug boat), and signage	\$0	\$241,100	\$0	Included
8	8	13525-13555 W. Watson Road	Sunset Hills	MO	63127	Light standards and fixtures	\$364,100	\$0	\$0	Included
8	9	13525-13555 W. Watson Road	Sunset Hills	MO	63127	Open Sided Shelter	\$25,000			
9	1	3915 S. Lindbergh	Sunset Hills	MO	63127	Community Center	\$4,010,202	\$310,030	\$76,220	Included
10	1	13525 W. Watson Road	Sunset Hills	MO	63127	Vacant Land 17 Acres by Dream Fields	\$0	\$0	\$0	Included
10	2	13525 W. Watson Road	Sunset Hills	MO	63127	Open Sided Shelter	\$23,000	\$0	\$0	Included
11	1	12343 Eddie & Park	Sunset Hills	MO	63127	2 Acre Dog Park Metal Fencing	\$38,450	\$0	\$	Included
11	2	12343 Eddie & Park	Sunset Hills	MO	63127	Dog Park Granite Monument	\$6,000	\$0	\$0	Included

Loc. #	Bldg. #	Address	City	ST	Zip Code	Occupancy	19-20 Bldg. Value	19-20 Personal Property Value	19-20 Electronic Data Processing Value	19-20 Blanket Earnings and Extra Expense
14	1	13550 W. Watson Road	Sunset Hills	MO	63127	Driving Range – Electric Tower	\$20,000	\$0	\$0	Included
14	2	13550 W. Watson Road	Sunset Hills	MO	63127	Light Standards & Fixtures	\$150,000			Included
14	3	13550 W. Watson Road	Sunset Hills	MO	63127	Permanently Installed Dispensing Ball Machines (2 - \$14,000 each)	\$28,000			Included
Totals:							\$15,526,011	\$1,476,463	\$510,270	\$500,000

Additional Coverages:

Coverage	Limit of Liability
Equipment Breakdown:	Included
Spoilage	\$250,000
Hazardous Substances	\$250,000
Expediting Expense	\$50,000
Accounts – Receivable:	\$250,000 at Scheduled Premises \$250,000 in Transit \$250,000 at Unnamed Premises
Brands and Labels:	Included in Business Personal Property – Stock
Building Glass Repairs:	Included in Building Limit of Insurance
Business Travel Including Sales Representatives Samples:	\$50,000
Claims Expenses:	\$50,000
Contract Penalties:	\$50,000
Debris Removal – (Covered Property):	\$250,000
Electronic Vandalism:	\$300,000
Physical Damage – \$5,000 Deductible	Included in Electronic Vandalism Limit
Business Interruption – 6 Hour Waiting Period	Included in Electronic Vandalism Limit
Good Faith Advertising – \$5,000 Deductible	\$25,000 In any one Policy Year
Denial of Service – 12 Hour Waiting Period	\$25,000 In any one Policy Year
Electronic Extortion Demand	\$10,000 In any one Policy Year
Employee Personal Effects:	\$50,000
Errors in Description:	Included
Exhibitions:	\$50,000 At any one Exhibition
Extra Expense and Expediting Expense:	\$50,000 Per Scheduled Premises
Fine Arts:	\$50,000
Fire Department Service Charge:	\$50,000
Fire Device Recharge:	\$50,000
Fungus, Wet Rot, Dry Rot, Bacteria and Virus – Limited Coverage:	\$50,000 At each premises In any one Policy Year
Inflation Guard:	Consumer Price Index up to 8%
Installment or Deferred Sales:	Up to \$50,000
New Construction at Scheduled Premises:	\$1,000,000
Newly Acquired Property: Buildings:	\$2,000,000
Newly Acquired Property:	\$1,000,000
Business Personal Property – 180 Days	
Non-Owned Detached Trailers:	\$50,000
Ordinance or Law Coverage:	
Value of the Undamaged Building:	Included in the Building Limit of Insurance
Ordinance or Law Coverage:	
Demolition and Increased Cost of Construction:	\$1,000,000
Cloud Computing Coverage	\$50,000
Money & Securities Crime Coverage:	
Inside the Premises	\$10,000
Outside the Premises	\$10,000

Coverage	Limit of Liability
Outdoor Trees, Shrubs, Sod, Plants and Lawns:	\$50,000
Pairs and Sets:	Business Personal Property Stock Limit
Pollutants and Contaminants Cleanup:	\$50,000 At each Scheduled Premises In any One Policy Year
Preservation – of Property:	180 Days
Reward Coverage:	\$50,000
Sewer and Drain Backup:	Included in the Limit of Insurance
Transit:	\$50,000
Transition to Replacement Premises:	Included within the Limit of Insurance Applicable to the Covered Property that is Moved
Unnamed Premises: Building	\$100,000
Unnamed Premises: Business Personal Property:	\$50,000
Unnamed Premises: Business Personal Property Installation:	\$25,000 At any One Installation
Utility Service Interruption:	\$25,000
Water Damage Building Tear Out and Repair:	Included in the Limit of Insurance
Water Seepage:	\$25,000
Wind Blown Debris:	\$2,500
Green Building	
Cost to Upgrade:	\$100,000 In any One Occurrence
Combined Additional Protection:	
Applies to: Scheduled Premises for Accounts Receivable; Building; Business Personal Property; Debris Removal – Covered Property; Employee Personal Effects; Fine Arts; Leasehold Improvements (Tenant Lease Coverage); Legal Liability – Building; Outdoor Trees, Shrubs, Sod, Plants and Lawns, Pairs or Sets:	Up to \$250,000
Tenant Lease Coverages	
Building Glass:	Included in Business Personal Property Limit
Lease Assessment:	\$2,500
Leasehold Improvements:	\$25,000
Miscellaneous Interior Building Property:	\$25,000
Theft Damage:	Included in Business Personal Property Limit
Legal Liability – Building	\$25,000 In any One Accident

Coverage	Limit of Liability
If Business Interruption is Part of this policy the following Additional Coverages apply:	
Business Travel:	Included in Business Income Limit of Insurance
Civil Authority A (72 Hour Waiting Period Applies):	30 Days
Denial of Service (12 Hour Waiting Period Applies):	\$25,000 In any one Policy Year
Dependent Properties (72 Hour Waiting Period Applies):	\$100,000 From all Dependent Properties In any One Occurrence
Extended Income:	180 Days
Fungus, Wet Rot, Dry Rot, Bacteria and Virus – Limited Coverage:	Actual Loss Sustained for 30 Days
Future Earnings:	Included in Business Income Limit of Insurance
Good Faith Advertising:	\$25,000 in any One Policy Year
Ingress and Egress: (24 Hour Waiting Period Applies):	30 Days
Lessor's Tenant Move Back Expense:	\$10,000
Machinery Testing – and Training:	Included in Business Income Limit of Insurance
Newly Acquired Premises:	Included in Business Income Limit of Insurance
Ordinance or Law: Increased Period of Restoration:	Included in Business Income Limit of Insurance
Pollutants and Contaminants Clean Up:	\$25,000 in any One Policy Year
Transit:	\$100,000
Unnamed Premises:	\$100,000 At all Unnamed Premises In any One Occurrence
Unnamed Premises: At Any Installation:	Included in Business Income Limit of Insurance
Unnamed Premises: At Any One Exhibition	Included in Business Income Limit of Insurance
Utility Service interruption (24 Hour Waiting Period Applies):	\$25,000
Website and Internet Services (12 Hour Waiting Period Applies):	Lesser of Actual Loss Sustained or \$100,000
Sewer and Drain Back Up	Included in Business Income Limit of Insurance

Equipment Floater

Policy Term: 12/31/2020 to 12/31/2021
Insurer: Hartford Fire Insurance Company

Location: Sunset Hills

	Limit:
Contractors' Equipment (See Schedule)	\$ 882,813
Unscheduled Equipment	\$ 40,000 \$ 5,000 Maximum Per Item
Leased/Rented Equipment	\$ 100,000 \$ 100,000 Maximum Any One Item
Miscellaneous Signs and Lighting	\$ 100,000 \$ 2,500 Per Item

Perils Insured: Risks of direct physical loss of or damage including Earthquake, Flood and Terrorism, subject to policy limits, conditions, and exclusions.

Deductible: \$ 2,500

Valuation: Actual Cash Value

Major Terms and Conditions: (see policy for complete listing)

- Rental Expense – Limit of Insurance \$5,000 Any One Item/\$10,000 Any One Loss
- Claims Expenses – \$25,000 Limit of Liability Per Occurrence
- Pollution Clean Up and Removal – \$10,000 Limit of Liability Per Loss/\$25,000 Per Policy Period
- Debris Removal – 25% of Loss Plus \$25,000 Limit of Liability Any One Occurrence
- Fire Department Service Charge – \$25,000 Limit of Insurance
- Fire Extinguishing Device Recharge – \$25,000 Limit of Insurance
- Reward Coverage – \$5,000 Limit of Insurance
- Employee Tools – Limit of Insurance \$1,000 Per Employee/\$5,000 Any One Occurrence
- Continuing Rental/Lease Expense \$25,000 Any One Occurrence

Major Exclusions: (see policy for complete listing)

- Governmental Action
- Nuclear Hazard
- War, Military Action
- Pollutants and Contaminants
- Dishonest Acts
- Voluntary Parking
- Unauthorized Transfer of Property

Annual Premium: \$2,502 (Expiring \$2,648)

Contractors' Equipment Schedule:

Item	Year	Description	Serial Number	Coverage Amount
	2000	HB50 Hydraulic Hammer	KVHB50X100107	\$6,631
	2006	Kasser Portable Air Compressor 1278	WKAON130152521468	\$11,327
	2008	Root Snow Plow 9'		\$8,976
	2008	Vibroplate (Wacker)	6617508	\$1,795
	2013	Vibroplate (Wacker) WP1550AW	30024253	\$1,950
	2018	3,000 Gallon Vertical Double Containment Calcium Container		\$16,343
	Park	Kawasaki Mule Model 4010	JK1AFCA25XB526547	\$10,000
	2013	Exmart Lazer ZLZ5749EKC604 EFI, Kohler 29hp	313634362	\$9,199
	2013	Dingo Tx427 Widetrack Model # 22322	313000129	\$27,653
	2009	Hyd. Root 9'	3830709	\$9,770
	2012	Skid-Steer SR 220 Model #JAFSR220LCM456784 w/72" Dirt Bucket 735059016	NCM456784	\$35,700
	2012	Coneqtec AP450F1 CI2124 18" Cold Planer APIII Model # AP450 Motor TC1800 Mfg. Date 1/12	C12124	\$10,750
	2014	Kawasaki Mule Model KAF950FDF (Park)	JK1AFDF1XDB507406	\$10,829
		Brush Blazer – (Park)		\$3,435
		Root Grapple Attachment for Bob Cat – (Park)		\$3,495
		Aerator – (Park) Attachment for Tool cat		\$2,550
	2014	PW – Hydraulic Hammer for Dingo Model Atlas Copco SB102	BE5026266	\$5,404
	2014	PW – Toro Stump grinder & blade for Dingo	Blade – 313000121 Grinder – 314000107	\$5,677
	2014	PW – Wacker P35A Blade Concrete Screed	5200010579 - SB10 20255196	\$1,765
	2014	PW – Torch Hot Air Lance Model CRA45650-50	Water Seperator CRA45689	\$2,625
	Park	2009 Kawasaki Mule Model KAF950F9F	JK1AFDF10985800892	\$12,000
	2016	Tiger BB-22 Tractor	MK9130TB601776	\$45,943
	2016	John Deere 5085E Utility Tractor with Attachments	1LV5085EEGG400864	\$93,562
	2015	John Deere Gator XUV825I	1M0825GECFM102408	\$19,485
		Three (3) 7.5 KW Kubota LED Light Towers		\$23,879
	2017	Storage Pod 32' x 12'		\$3,675

Contractors' Equipment Schedule: (continued)

Item	Year	Description	Serial Number	Coverage Amount
	2009	Storage Pod 32' x 12'		\$2,000
	2018	Cat Backhoe Serial # HWG00516		\$155,725
	2017	2 Post Lift 12k lbs. TP12KC-DE	1220120159	\$5,110
	2017	Oil Containment System IFH 4325		\$18,000
	2017	Matco Tool Box Quincy 80 Gallon 4325		\$5,650
	2017	John Deere Skid Loader		\$68,000
	1990	Band Wagon		\$9,000
	2017	PW – Vibroplate Whacker	5100018324	\$1,992
	2016	Craffco SS125 Melto	1C9SY1014G1418138	\$38,533
	2016	Exmark Turf Tracer 52"	3166 25385	\$7,814
	2016	Verring Grapple 72"	111461	\$4,477
	2016	Exmark Ultra Vac	316662207	\$2,716
	2016	Boss 6.6" UTV Plow for Gator		\$3,869
	2016	Bobcat 74"	675DDV019843	\$1,018
	2017	Vermeer S725TX	1703	\$30,000
	2020	Husqvarana FS520 Street saw	2020 1600017	\$6,250
	2019	Hurricane Drop Hammer HD3700	F0491	\$8,000
	2020	Virnig Sweeper PUB72 159103	159103	\$4,545
	2020	Bartell BCF1570H Plate Compactor	719239	\$1,551
	2020	Turf Rail Lift TR7000		\$3,621
	2020	Snap On Scanner Pro Link Edge	6468	\$3,895
	2020	Bob Cat Pallet Forks		\$700
	2019	Koshin Trash Pump KTH-805	190551042	\$1,300
	2019	Gray WPLS-190	958-005550	\$9,191
	2019	Gray WPLS-190	958-005557	\$9,191
	2019	Gray WPLS-190	958-005553	\$9,191
	2019	Gray WPLS-190	958-005551	\$9,191
	2019	Gray 9-THR	Vehicle support stand	\$1,485
	2019	Gray 9-THR	Vehicle support stand	\$1,485
	2019	Gray 9-THR	Vehicle support stand	\$1,485
	2019	Gray 9-THR	Vehicle support stand	\$1,485
	2016	Snap-on Scanner Small Vehicles Modis Edge		\$4,702
	2019	Gray WPLS-190	958-005550	\$9,191
	2019	Gray WPLS-190	958-005557	\$9,191
	2019	Gray WPLS-190	958-005553	\$9,191
	2019	Gray WPLS-190	958-005551	\$9,191
	2019	Gray 9-THR	Vehicle support stand	\$1,485
	2019	Gray 9-THR	Vehicle support stand	\$1,485
	2019	Gray 9-THR	Vehicle support stand	\$1,485
	2019	Gray 9-THR	Vehicle support stand	\$1,485
	2017	Oil Containment System IFH 6 container system with hose reel		\$18,000
	2016	John Deere Cab/doors OPS Rear panel/ploy cab doors		\$2,832
	2020	Rattle Stick Concrete Vibrator		\$1,130
	2020	Oregon Belt Blade Grinder X400 S#F2007027020101	X400 S#F2007027020101	\$2,195
Total:				\$882,813

Fine Arts

Policy Term: 12/31/2020 to 12/31/2021
Insurer: Hartford Fire Insurance Company

Location: Sunset Hills

	Limit:	
Total Amount Scheduled	\$	107,700
Walter Dusenberry Muro	\$	70,000
Historical Bell	\$	15,000
Painted Steel 8' x 4' x 3'	\$	2,700
Crumple and Flow Sculpture	\$	20,000
Unscheduled	\$	10,000 Each Piece
	\$	50,000 Occurrence

Perils Insured: Risks of direct physical loss of or damage including Earthquake, Flood and Terrorism, subject to policy limits, conditions, and exclusions.

Deductible: \$ \$1,000

Valuation: Agreed Value

Major Exclusions: (see policy for a complete listing)

- Governmental Action
- Nuclear Hazard
- War, Military Action
- Pollutants and Contaminants
- Dishonest Acts
- Wear and tear, depreciation or obsolescence
- Insects, birds, rodents or other animals
- Voluntary parting with any property whether or not induced to do so by any fraudulent scheme, trick, device or false pretense.
- Unauthorized Transfer of Property
- Breakage of art glass windows, glassware, statuary, marbles, bric-a-brac, porcelains or similar fragile articles unless the loss is caused by direct physical loss caused by: fire, lightning, windstorm, explosion, aircraft, earth movement, flood, vandalism, theft, collision, upset, derailment or overturn of the vehicle carrying covered property.

Annual Premium: \$323 (Expiring \$323)

General Liability

Policy Term: 12/31/2020 to 12/31/2021
Insurer: Charter Oak Fire Insurance Company

Coverage	Limits
Bodily Injury or Property Damage – Each Occurrence	\$1,000,000
Personal and Advertising Injury	\$1,000,000
General Aggregate – Per Occurrence	\$2,000,000
Products/Completed Operations Aggregate	\$2,000,000
Damage to Premises Rented to You	\$50,000
Medical Expense Any One Person	Excluded
Sublimit – Abuse or Molestation	\$500,000 Each Offense \$1,000,000 Aggregate
Employee Benefits Liability – Per Employee	\$1,000,000
Employee Benefits Liability – Aggregate	\$3,000,000
Coverage Trigger	Claims Made
Retroactive Date	1/1/1996
Employee Benefits Liability – Deductible	\$1,000

Defense Costs: In addition to the policy limits

Coverage: Premises/Operations
 Products/Completed Operations
 Personal & Advertising Injury Liability
 Broad Form Contractual Liability for Covered Contracts
 Broad Form Property Damage
 Host Liquor Law Liability
 Non-Owned Watercraft Liability
 (under 50 Feet in Length)
 Owned Watercraft
 (less than 25 feet in length)
 Limited Worldwide Liability
 Employees as Additional Insured
 Extended Bodily Injury
 Automatic Coverage – New Acquired
 Organizations (90 days)
 Incidental Medical Malpractice
 Intentional Injury or Damage Resulting From the Use of
 Reasonable Force to Protect People/Property

Coverage: (continued): Blanket Waiver of Subrogation
Additional Insured – Missouri Department of Transportation
Aircraft Chartered with Pilot
Contractual Liability – Railroads
Good Samaritan Services
Unintentional Omission
Knowledge or Notice of Occurrence
Preservation of Governmental Immunity – Missouri

Bodily Injury and Property Damage Pollution Coverage for:

- Pesticide/Herbicide/Fungicide/Fertilizer Application
- Application of Chlorine or Sodium Hypochlorite in Sewage/Water Treatment or Swimming Pools
- Hostile Fire Heat, Fumes or Smoke
- Mobile Equipment Operating Fluids
- Fire Fighting or Emergency Response Services

Who is Protected:

Public Entity	Real Estate Managers
Elected or Appointed Officials	Landlords
Board Members	Equipment Lessors
Employees and Volunteers	Operators of Mobile Equipment
	Watercraft Users

Other Exclusions:

- Discrimination
- Law Enforcement Duties Are Excluded
- Employment Related Practices Are Excluded
- Inverse Condemnation, Property Devaluation and Eminent Domain Are Excluded
- Fellow Employee injury is Excluded
- Medical Expenses Exclusion Endorsement
- Mold, other Fungi, or Bacteria Exclusion Endorsement
- No Coverage for Injury to Volunteer Firefighters
- Lead
- War
- Asbestos
- Unsolicited Communications
- Professional Health Care Services – Public Entities & Social Services
- Employees and Volunteer Workers as Insureds for Certain Bodily Injury, Personal Injury and Property Damage.
- Employers Liability
- Public Use of Private Property, Diminution in Value, and Inverse Condemnation
- Violation of Consumer Financial Protection Laws
- Access or Disclosure of Confidential or Personal Information
- Nuclear Energy

Excluded Operations and Premises:

- Fireworks Display or Exhibition
- Public Transportation System, Including Transport, Operations, and Premises
- Public Gas Utility Including Gas Distribution, Gas Mining or Refining
- Port, Harbor, or Terminal District
- Emergency Medical Service
- Administration of the Criminal Justice System
- Organized or Sponsored Racing or Stunting Activity Involving Wheeled Vehicles, Including Skateboards and Roller Skates
- Housing Project or Authority
- Public Electric Utility Including Electric Distribution or Generation
- Fire District or Department
- Public Water Utility
- Public School District or System
- Ski Facility
- Sewer Back up (resulting from other than negligence)
- Failure to Supply Services
- Riding or Care of Saddle Animals
- Rodeo Arena
- Stables for Boarding Animals
- Wind Generation of Power

Excluded Premises:

- Hospital, Nursing Home, or Other Type of Medical Facility
- Medical Clinic
- Airport Including Any Airfield, Runway, Hangar, Terminal, or Other Property in Connection with Aviation Activities
- Landfill, Dump, Refuse Site, or Incinerator
- Halfway house, emergency shelter, or other group home
- Dams, Levees or Dikes
- Casino

General Liability Hazard Schedule:

Description	Code	Total Operating Expenditures
Governmental State, County, City, Town	44101	\$8,600,000
		(Expiring \$10,800,000)

Subject to Audit: Flat Premium, not Subject to Audit

Annual Premium: \$23,072 (Expiring: \$18,265)

Crime

Policy Term: 12/31/2020 to 12/31/2021
Insurer: Travelers Property Casualty Company of America

Description	Limit	Deductible
Employee Dishonesty/Theft Per Loss	\$250,000	\$2,500
Forgery or Alteration	\$250,000	\$2,500
Theft of Money & Securities – Inside Premises	\$250,000	\$2,500
Theft of Money & Securities – Outside Premises	\$250,000	\$2,500
Money Orders and Counterfeit Paper Currency	\$250,000	\$2,500

*NOTE: ERISA requires an amount of insurance for Employee Theft that is 10% of the funds handled, subject to a minimum of \$1,000 and a maximum of \$500,000. If the plan includes employee securities, other than as part of a broadly diversified fund such as a mutual or index fund, the maximum required amount of insurance is \$1,000,000.

Terms and Conditions:

- Coverage Trigger:
- Loss Sustained**
Coverage applies to loss that occurs during the policy period and is discovered within 1 year after the policy period ends.
 - Discovery**
Coverage applies to loss that is discovered during the policy period or within 60 days after the policy period ends (within 1 year for employee benefit plans), regardless of whether the loss occurs during the policy period.

Additional Conditions:

- Faithful Performance of Duty Coverage – Government Employees
- Employee Benefit Plans Subject to ERISA

Major Exclusions: (see policy for a complete listing)

- Treasurer or Tax Collector excluded under Employee Theft
- Employees required by law to be individually bonded excluded under Employee Theft
- Exclusion of certain Computer Related Losses
- Law Enforcement Officials excluded under Faithful Performance of Duty

Annual Premium: \$1,182 (Expiring: \$1,100)

Cyber Liability

Policy Term: 12/31/2020 to 12/31/2021
Insurer: Travelers Indemnity Company

Cyber Liability covers the costs and expenses incurred as a result of an alleged or actual breach of sensitive information.

Policy Aggregate Limit: (All Coverages) \$1,000,000

Coverage – Sublimits Are Part of & Not in Addition	Limit:	Retention Each Claim
Third Party Liability Insuring Agreements: Network & Information Security Communications and Media Liability	\$1,000,000 Each Wrongful Act	\$5,000
First Party Insuring Agreements		
• Crisis Management Event Expenses	\$250,000	\$5,000
• Security Breach Remediation & Notification Expenses	\$250,000	\$5,000
• Computer Program & Electronic Data Restoration Expenses	\$50,000	\$5,000
• Computer Fraud	\$10,000	\$1,000
• Funds Transfer Fraud	\$10,000	\$1,000
• Business Interruption & Additional Expenses	\$500,000	12 Hours
• Extortion Expenses	\$10,000	\$1,000

Terms and Conditions

Coverage Triggers:	<input checked="" type="checkbox"/> Claims Made <input checked="" type="checkbox"/> Expense Trigger for Breach or Suspected Breach – Expenses require the Insurer's prior written approval
Defense Costs:	<input checked="" type="checkbox"/> Included within the Limit of Liability <input type="checkbox"/> Outside the Limit
Defense:	<input type="checkbox"/> Pay on Behalf of or Reimbursement <input checked="" type="checkbox"/> Duty to Defend <input type="checkbox"/> Choice of Counsel is by carrier
Retroactive Date:	<input checked="" type="checkbox"/> 12/31/2014
Prior & Pending Date:	<input checked="" type="checkbox"/> 12/31/2014
Preservation of Governmental Immunity – Missouri:	Included

Extended Reporting Conditions: Additional Premium: Not to exceed 200% of Annual Premium

Territory: Worldwide

Definition of Insured: Insured Organization and Subsidiaries
 Directors, Officers, Trustee, Employee
 Independent Contractors, acting on your behalf

Major Exclusions: (see policy for a complete listing)

- Bodily Injury or Property Damage
- Breach of Contract
- Claim or Privacy Breach Arising Out of Terrorism and War
- Designated Boards, Commissions or Governmental Units or Departments
- Employment Related Practices
- ERISA Violations
- Insured vs. Insured (does not apply to employee privacy breach)
- Patent Infringement – Actual or Alleged
- Penalties
- Punitive Damages Where Insurance is Permitted by Law
- SEC Violations

The Following Operations Are Excluded:

- Airport
- Healthcare Facilities: Clinics, Hospitals, Blood Banks, Nursing Homes, Rehabilitation Facilities
- Port Authorities
- Transit Authorities
- Gas, Electric Utilities
- Housing Authorities
- Schools or School Districts
- Joint Power Authority

Annual Premium: \$5,377 (Expiring: \$5,660)

Law Enforcement Liability

Policy Term: 12/31/2020 to 12/31/2021
Insurer: Charter Oak Fire Insurance Company (Travelers)

Limits of Liability: \$ 1,000,000 Each Wrongful Act
 \$ 1,000,000 Annual Aggregate

Deductible: \$ 10,000 Each Occurrence
 Including Loss Adjustment Expenses

Coverage Form: Occurrence Form

Coverage Agreement:

This coverage was designed to cover the premises and operations exposures and the professional liability of law enforcement agencies, including jail operations. It covers amounts any protected person is legally required to pay as damages for covered injury or damage that result from the conduct of law enforcement duties by or for your law enforcement agency and is caused by a wrongful act. Wrongful act is defined as any act, error or omission. Includes coverage for the following:

- Bodily Injury, Personal Injury and Property Damage
- Authorized Moonlighting
- Canine & Equine Exposures
- False Arrest, Detention or Imprisonment
- False or Improper Service of Process
- Handling and Treatment of Corpses and Dispensing of Medication
- Injury Due to the Use of Mace, Pepper Spray or Tear Gas
- Mental Anguish, Emotional Distress, Humiliation
- Mutual Aid Agreements
- Violation of Civil Protected Under Any Federal, State or Local Law

Who is Protected:

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

Other:

- Pay on Behalf of Basis
- Duty to Defend Claims and Suits Even if Allegations Are Groundless, False, or Fraudulent
- Punitive Damages Covered up to Full Policy Limits, if Allowed by Law
- Additional Benefit of \$25,000 for Personal Property of Others
- All Claims Involving use of an Auto Are Subject to the Automobile Insuring Agreement
- Employment Related Practices Excluded
- Injury to Employees and Volunteer Workers Excluded
- Mold, Other Fungi, or Bacteria Exclusion
- Preservation of Governmental Immunity – Missouri – Included
- Educator Services is Excluded with the Exception of CPR Training

Annual Premium: \$38,685 (Expiring: \$28,239)

Public Entity Management Liability – Claims Made

Policy Term: 12/31/2020 to 12/31/2021
Insurer: Charter Oak Fire Insurance Company (Travelers)

Limits of Liability: \$2,000,000 Each Wrongful Act
 \$2,000,000 Aggregate Limit

Deductible: \$10,000 Each Occurrence
 Including Loss and Loss Expense

Coverage Form: Claims – Made Form

Retro Date: December 31, 1996

Coverage Agreement:

This agreement is designed to cover damages (other than bodily injury, personal injury, advertising injury or property damage) any protected person is legally required to pay for covered loss that results from the conduct of duties by or for a public entity and is caused by a wrongful act. Wrongful act is defined as any act, error or omission. However, wrongful employment practice offenses are not covered.

Who is Protected:

Public Entity	Employees (Including Employees of the Entity's Boards)
Elected or Appointed Officials	Legal Representatives
Board Members	Volunteer Workers

Other:

- Pay on Behalf of Basis.
- Duty to Defend Claims and Suits Even if Allegations Are Groundless, False, or Fraudulent.
- Punitive Damages Covered up to Full Policy Limits, if Allowed by Law.
- No Exclusion for Architects, Engineers or Lawyers.
- Automatic Limited Reporting Period of 60 Days After Agreement is Cancelled or not Renewed.
- Health Care Professional Services and Law Enforcement Duties Exclusions Apply.
- Consent to Settle Clause – Removed
- Taking of Private Property for Public Use (eminent domain), Diminution in Value, and Inverse Condemnation Are Excluded
- Preservation of Governmental Immunity – Missouri – Included
- Limited Special Expenses Coverage – Key Employees: \$50,000
- Limited Special Expenses Participation Percentage – Key Employees: 10%

Additional Exclusion:

- Airport Board
- Electric Utility Board
- Gas Utility Board
- Health Care Facilities Including, Clinics, Hospitals, Nursing Homes, Rehabilitation Facilities and Blood Banks
- Housing Authority Board
- Joint Power Authority Board
- Port Authority Board
- School Board
- Transit Authority Board

Annual Premium: \$5,805 (Expiring: \$6,697)

Employment Practices Liability

Policy Term: 12/31/2020 to 12/31/2021
Insurer: Charter Oak Fire Insurance Company (Travelers)

Coverage:	Limit:
Aggregate Limit	\$ 1,000,000
Each Wrongful Employment Practice Offense Limit	\$ 1,000,000

Each Wrongful Employment Practice Offense Deductible – Applies to Loss and Defense Expenses \$ 25,000

Retro Date: January 1, 1996

Important Notice: This is a claims-made insuring agreement that includes defense expenses within the limits of coverage. A signed Defense Expenses Within Limits of Coverage Notice must be signed and returned for attachment to the policy.

Coverage Agreement:

This agreement is designed to cover damages (other than bodily injury or property damage) any insured is legally required to pay for covered employment loss that results from a wrongful employment practice offense first committed after the retroactive date. Wrongful employment practice offense is defined to include discrimination, wrongful termination, harassment, retaliation, wrongful discipline, wrongful hiring, supervision, demotion, failure to promote, defamation employment related misrepresentation, libel, slander, invasion of privacy, and disparagement.

Who is Protected:

Public Entity	Employees (including employees of entity's boards)
Elected or Appointed Officials,	Board Members
Volunteer Workers	Legal Representatives

Other:

- Pay on Behalf of Basis
- Duty to Defend Claims and Suits Even if Allegations Are Groundless, False, or Fraudulent
- Punitive Damages Covered up to Full Policy Limits, if Allowed by Law
- Administration Proceedings Conducted by Governmental Agencies in Which Damages Are Sought Are Included in the Definition of Suit
- Defense Costs Erode the Limit of Liability, Subject to State Exceptions
- Damages Include Attorneys' Fees of the Person Bringing the Claim if the Protected Person is Legally Required to Pay Them Under the Law which was Violated
- Declaratory, Injunctive or other Non-Monetary Relief Costs Are Excluded
- Company Right to Settle Claims Without Insureds Written Consent Endorsement
- Preservation of Governmental Immunity – Missouri – Included

Automobile

Policy Term: 12/31/2020 to 12/31/2021
Insurer: Travelers Indemnity Company

Description	Symbols	Limits
Bodily Injury & Property Damage Liability	1	\$1,000,000
Missouri Statutory Each Person Statutory Cap Limit		Subject to State Statute
Medical Payments	2	\$5,000
Uninsured Motorists – Each Accident	2	\$1,000,000
Underinsured Motorist	2	\$1,000,000
Collision	2, 8	Actual Cash Value
Comprehensive	2, 8	Actual Cash Value

Deductibles: \$ 1,000 Comprehensive
 \$ 1,000 Collision
 \$ 500 Comprehensive & Collision Hired Car Physical Damage

Symbol Definitions		
1: Any "Auto"	5: Owned "Autos" Subject to No-Fault	8: Hired "Autos" Only
2: Owned "Autos" Only	6: Owned "Autos" Subject to a Compulsory Uninsured Motorists Law	9: Non-Owned "Autos" Only
3: Owned Private Passenger "Autos" Only	7: Specifically Described "Autos"	19: Mobile Equipment Subject to Compulsory or Financial Responsibility or Other Motor Vehicle Insurance Law Only
4: Owned "Autos" Other than Private Passenger "Autos" Only Fault		

Coverage Agreement:

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

Who is Protected:

Public Entity	Any permitted user
Elected or Appointed Officials	Volunteer Workers (for use of a covered auto)
Board Members	Owner of a Commandeered Auto

Other:

- Liability Coverage for Intentional or Expected Bodily Injury and Property Damage if the Injury or Damage Results from the Reasonable Use of Force to Protect People or Property
- Bail Bonds \$3,000
- Insureds Expenses – \$500 a day
- Transit Rodeo
- Blanket Waiver of Subrogation
- Unintentional Errors or Omissions
- Physical Damage Coverage is Extended to Provide the Following:
 - Airbags – \$1,000
 - Personal Effects – \$400
 - Waiver of Deductible – Glass
 - Freezing of Fire Truck Equipment
 - Transportation Expenses – \$50 a Day/\$1,500 Maximum
 - Automatic Coverage for Commandeered Autos
 - Customized Equipment for Emergency Vehicles and Public Transportation Autos
 - Hired Autos Physical Damage – Loss of Use \$65 a Day/\$750 Maximum
- Injury to Volunteer Workers, Including Firefighters, is Excluded
- Injury to Fellow Employee is Excluded
- Preservation of Governmental Immunity – Missouri – Included

Average Rate Application

1. The premium for the Automobile Liability and Physical Damage coverages are average 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.
2. The average 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:

	2014-2015	2015-2016	2016-2017	2017-2018	2018-2019	2019-2020	2020-2021
Liability	\$552	\$547	\$566	\$529	\$534	\$605	\$788
Uninsured Motorist	Included	Included	Included	Included	Included	Included	Included
Medical Payments	Included	Included	Included	Included	Included	Included	Included
Comprehensive	.242	.242	.240	.243	.276	.310	.29
Collision	.273	.273	.275	.278	.318	.361	.33

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 at inception. You are to submit a current schedule of owned automobiles at 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 using the “Average Rate Guidelines” will carry the same Liability limits and Physical Damage deductible issued at policy inception for autos of the same type.
5. At inception, we are providing coverage for 38 Automobiles and 19 trailers. See attached schedule of Vehicles. The 2019-2020 renewal at inception included 34 Automobiles and 10 trailers.

Auditable

Annual Premium: \$40,180 (Expiring: \$40,802)

Vehicle Schedule

Veh #	Client #	Year	Make	Model	VIN	Garage State	Comp Ded	Coll Ded
1	PW	2012	International	7300 SBA	1HTZZAAR9CJ617253	MO	\$1,000	\$1,000
2	PK	2010	Chevrolet	Colorado	1GCCSBDEXA8125602	MO	\$1,000	\$1,000
3	PK	2003	MACL	TRAILER	4UVPF182331003754	MO	\$1,000	\$1,000
4	PK	1988	Toga	Utility Trailer	18953	MO	\$1,000	\$1,000
5	PK	1996	Custom	Utility Trailer	4HNUF2023TF000002	MO	\$1,000	\$1,000
6	PK	2006	PJ	Dump Trailer	4P5DT142161085496	MO	\$1,000	\$1,000
7	PK	2007	Carry-On Trailer	Utility Landscape	4YMUL121X7M033673	MO	\$1,000	\$1,000
8	PW	2009	GMC	C5500 Truck	1GDE5C1989F406913	MO	\$1,000	\$1,000
9	PW	2009	GMC	C5500	1GDE5C19X9F406640	MO	\$1,000	\$1,000
10	PK	2007	Chevrolet	Truck	1GCHC24677E559000	MO	\$1,000	\$1,000
11	PK	2008	Utility	Trailer	4JLJU10138G000033	MO	\$1,000	\$1,000
12	PK	2007	Chevrolet	PICKUP	3GCEK14V67G228540	MO	\$1,000	\$1,000
13	PS	2008	Chevrolet	Trail Blazer	1GNDD13S282253341	MO	\$1,000	\$1,000
14	PW	2009	International	7400 Dump	1HTWCAAR79J099024	MO	\$1,000	\$1,000
15	PK	2008	Ford	Escape	1FMCV03108KC08641	MO	\$1,000	\$1,000
16	PK	2008	Chevrolet	Pick Up	1GCHK24K58E192387	MO	\$1,000	\$1,000
17	PW	2009	International	7400	1HTWCAAR39J193601	MO	\$1,000	\$1,000
18	PS	2013	Ford	Explorer Utility PPV	1FM5K8AR8DGB15854	MO	\$1,000	\$1,000
19	PW	2014	Ford	Explorer	1FM5K8B87EGC27519	MO	\$1,000	\$1,000
20	PW	2015	International	7300	1HTZZAAR3FH526250	MO	\$1,000	\$1,000
21	PK	2015	Chevrolet	Silverado	1GB3KYC88FF129007	MO	\$1,000	\$1,000
22	PK	2015	Ford	Explorer	1FM5K8B89FGC16815	MO	\$1,000	\$1,000
23	PW	2015	Dodge	Ram 5500	3C7WRMAL2FG544958	MO	\$1,000	\$1,000
24	PK	2016	Ford	Explorer	1FM5K8B82GGC42013	MO	\$1,000	\$1,000
25	PW	2016	GMC	Sierra 3500HD	1GT52VCGXGZ283938	MO	\$1,000	\$1,000
26	PW	2016	GMC	Sierra 3500 HD	1GD32VC89GF242553	MO	\$1,000	\$1,000
27	PW	2014	International	Dump Truck	1HTZZAAR3EH773492	MO	\$1,000	\$1,000
28	PW	2012	Chevrolet	Colorado	1GCESBFE2C8138336	MO	\$1,000	\$1,000
29	PW	2014	Utility Trailer	8 x 20	5L3CX2221EL001468	MO	\$1,000	\$1,000
30	PW	2015	Utility Trailer	6 x 12	1DGRS1214FM011877	MO	\$1,000	\$1,000
31	PS	2017	Ford	Explorer	1FM5K8AR7HGD06266	MO	\$1,000	\$1,000

The City Of Sunset Hills

Veh #	Client #	Year	Make	Model	VIN	Garage State	Comp Ded	Coll Ded
32	PS	2018	Doolittle	Utility trailer	1DGCS1627JM030036	MO	\$1,000	\$1,000
33	PK	2018	GMC	Sierra 1500	1GTV2LEC7JZ270862	MO	\$1,000	\$1,000
34	PW	2018	Chevy	Impala	2G11X5S36J9157049	MO	\$1,000	\$1,000
35	PS	2018	Ford	Explorer	1FM5K8AR7JGB67939	MO	\$1,000	\$1,000
36	PS	2018	Ford	Explorer	1FM5K8AR3JGB67940	MO	\$1,000	\$1,000
37	PS	2018	Ford	Taurus	1FAHP2MT8JG127978	MO	\$1,000	\$1,000
38	PS	2018	Ford	Explorer	1FM5K8AR5JGB67941	MO	\$1,000	\$1,000
39	PW	2018	GMC	3500 HD	1GD32VCY1JF225009	MO	\$1,000	\$1,000
40	PK	2017	PJ	Trailer	4P5F82426H1269528	MO	\$1,000	\$1,000
41	PS	2020	Ford	Explorer Utility	1FM5K8AB6LGA18606	MO	\$1,000	\$1,000
42	PS	2020	Ford	Explorer	1FM5K8AB8LGA18607	MO	\$1,000	\$1,000
43	PS	2020	Ford	Explorer	1FM5K8ABXLGA18608	MO	\$1,000	\$1,000
44	PS	2020	Ford	Explorer	1FM5K8AB1LGA18609	MO	\$1,000	\$1,000
45	PW	2020	GMC	Canyon 2WD	1GTH5BEN1L1159905	MO	\$1,000	\$1,000
46	PK	1996	Q185DJ Portable	Trailer	3272X1309	MO	\$1,000	\$1,000
47	PK	2017	Carry-On Trailer	Utility	4YMBU1214HT011714	MO	\$1,000	\$1,000
48	PK	2018	GMC	Pickup	1GD32VCG5JZ261881	MO	\$1,000	\$1,000
49	PK	1999	Ford	F Ser	1FDWF37F8XEE27682	MO	\$1,000	\$1,000
50	PK	2013	Chevrolet	Pickup	1GB3KZC81DF190251	MO	\$1,000	\$1,000
51	PK	1999	Kawk	Utility Trailer	JK1AFCA15XB526547	MO	\$1,000	\$1,000
52	PK	2001	Shoa	Utility	IS9BU14161D757055	MO	\$1,000	\$1,000
53	PK	2009	Kawasaki	Utility	JK1AFDF109B500892	MO	\$1,000	\$1,000
54	PK	2013	Kawasaki	Utility	JK1AFDF1XDB507406	MO	\$1,000	\$1,000
55	PK	1977	Land	Utility	LBD16106V77V	MO	\$1,000	\$1,000
56	PK	1978	Werg	Utility	1647	MO	\$1,000	\$1,000
57	PK	1988	Nuwe	2 Wheel Trailer	41SKD9619J1130569	MO	\$1,000	\$1,000

Umbrella

Policy Term: 12/31/2020 to 12/31/2021
Insurer: Travelers Property Casualty Company of America

Description	Limits
General Aggregate	\$5,000,000
Products/Completed Operations	\$5,000,000
Personal and Advertising Injury Any One Person or Organization Limit	\$5,000,000
Each Occurrence	\$5,000,000
Self-Insured Retention Any One Occurrence or Offense	\$10,000

Coverage:

The policy agrees to pay on behalf of the Insured for all sums, which they are obligated to pay as damages resulting from all operations. The Limit of Liability is over the policy limits of the primary insurance.

Defense: In addition to the Limit
 Within the Limit of Liability
 First Dollar Defense for drop-down coverage

Underlying Schedule:

Coverage		Limit
General Liability	Each Occurrence	\$1,000,000
	General Aggregate	\$2,000,000
	Products Aggregate	\$2,000,000
	Personal and Advertising Injury	\$1,000,000
Automobile Liability	Combined Single Limit	\$1,000,000
Employers Liability	Bodily Injury by Accident, Each Accident	\$1,000,000
	Bodily Injury by Disease Policy Limit	\$1,000,000
	Bodily Injury by Disease each Employee	\$1,000,000
Employee Benefits Liability	Each Employee	\$1,000,000
	Aggregate	\$3,000,000
Law Enforcement Liability	Each Wrongful Act	\$1,000,000
	Aggregate	\$1,000,000
Public Entity Management	Each Wrongful Act	\$2,000,000
	Aggregate	\$2,000,000
Employment Related Practices Liability	Each Wrongful Act	\$1,000,000
	Aggregate	\$1,000,000

Inclusions and Limitations:

- Coverage Applies to General Liability, Law Enforcement Liability, Automobile Liability, Public Entity Management Liability, Employee Benefits Liability and Employers Liability in the Same Manner as the Underlying Policies
- Preservation of Governmental Immunity – Missouri Included

Excluded Operations and Premises:

- Fireworks Display or Exhibition
- Public Transportation System, Including Transport, Operations, and Premises
- Public Gas Utility Including Gas Distribution, Gas Mining or Refining
- Port, Harbor, or Terminal District
- Emergency Medical Service
- Administration of the Criminal Justice System
- Organized or Sponsored Racing or Stunting Activity Involving Wheeled Vehicles, Including Skateboards and Roller Skates
- Housing Project or Authority
- Public Electric Utility Including Electric Distribution or Generation
- Fire District or Department
- Public Water Utility including Electric Distribution or Generation
- Public School District or System
- Ski Facility
- Sewer Back Up (Resulting from other than Negligence)
- Failure to Supply Services
- Riding or Care of Saddle Animals
- Rodeo Arena
- Stables for Boarding Animals
- Wind Generation of Power

Key Exclusions:

1. Asbestos Liability
2. War, Riot, Civil Commotion or Mob Action
3. Any Violation of ERISA
4. Aircraft and Watercraft Liability
5. Pollution Liability
6. Public Use of Property (eminent domain exclusion)
7. Mold, other Fungi, or Bacteria
8. Sewer Backup and Failure to Supply Services
9. Health Care Professional Services
10. Injury to Volunteer Firefighters
11. Failure to Supply Services
12. Sexual Abuse Exclusion Endorsement
13. Unsolicited Communications
14. Discrimination

Annual Premium: \$16,537 (Expiring: \$15,856)

Identity Fraud Expense Coverage

Policy Term: 12/31/2020 to 12/31/2021

Insurer: Travelers Casualty and Surety Company of America

Identity Fraud Expense Coverage

Protect against losses associated with identity theft

Travelers Casualty and Surety Company of America Pays the Charges to Restore Your Credit

The Identity Fraud Expense Coverage Master Policy is designed to provide your employees with identity fraud coverage.

The coverage reimburses identity theft victims for the following:

- Lost wages as a result of time taken off from work to deal with the fraud, including wrongful incarceration up to \$1,000 per week for five weeks. Lost wages have been cited as the biggest headache for victims of identity theft.
- Notary and certified mail charges for completing and delivering fraud affidavits
- Fees to re – apply for loans that were denied due to erroneous credit information due to the identity theft
- Long distance telephone charges for calling merchants, law enforcement agencies or credit grantors to discuss an actual identity theft
- Attorney fees incurred, with St. Paul Travelers' prior consent, for:
 - i) Defending suits brought incorrectly by merchants or their collection agencies
 - ii) Removing criminal or civil judgments wrongly entered against the victim
 - iii) Challenging information in a credit report
- The policy applies only to **Identity Fraud**, occurring anywhere in the world, which is discovered during the **Policy Period** and is reported to the Company during the **Policy Period** or within 30 days following the termination of either
 - a) The Policy; or
 - b) Membership of the **Insured Person** in a **Membership Program**.

Any One Loss per Employee \$10,000

Deductible None

The following are included:

- Spousal Coverage Endorsement
- Family Coverage
- Day Care/Elder Care Expense Coverage
- Enhanced Lost Wages Coverage

Annual Premium: **\$319 (Expiring \$302)**

Optional Quotes:

Option 1 - Three Year Prepaid Policy - \$910 Total Policy Premium

Option 2 - Three Year Installment Policy - \$319 Each Annual Installment

Workers' Compensation

Policy Term: 04/01/2020 to 04/01/2021
Insurer: The Standard Fire Insurance Company (Travelers)
Policy #: UBOP46326220PBG

Coverage A: Workers' Compensation Insurance
 Statutory – Missouri

Coverage B: Employer's Liability Insurance

Bodily Injury by Accident, Each Accident	\$1,000,000
Bodily Injury by Disease, Policy Limit	\$1,000,000
Bodily Injury by Disease, Each Employee	\$1,000,000

Coverage C: Other States Insurance
 None

Major Exclusions: (see policy for a complete listing)

- Contractual
- Employment in Violation of Law
- Employment Practices
- Federal Laws
- Injury Occurring Outside the US
- Intentional Injury
- Unemployment Compensation, or Disability Benefits Law, or Any Similar Law
- Punitive Damages Where Insurance is Permitted by Law

This proposal reflects operations and exposures reported to us prior to coverage renewal or effective date. The terms and conditions of your Workers' Compensation Coverage require that you declare all states in which you have work on the effective date of this coverage. Any state not listed **will result in denial of coverage and benefits for that state** unless the Insurance Company is notified within 30 days of origination of operations.

All states have the ability to change rates and rules at any time. This makes notification by you of any employees working in states not shown here (**for as little as one day**) very important to the accuracy of rates and coverages we have indicated. The actual classification and rates used or premiums charged may be subject to change at audit.

State	Class Code	Classification	19/20 Expiring Missouri Rural Rate	20/21 Travelers Rate	19/20 Payroll	20/21 Travelers Annual Premium
MO	5506	Street Or Road Construction: Paving Or Repaving & Drivers	7.36	5.22	\$415,577	\$21,693
MO	7720	Police Officers & Drivers	4.02	2.82	\$1,855,037	\$52,312
MO	8810	Clerical Office Employees NOC	.20	.12	\$1,367,095	\$1,641
MO	9102	Park NOC – All Employees & Drivers	4.36	2.79	\$593,124	\$16,548
MO	9410	Municipal, Township, County Or State Employee NOC	4.45	2.93	\$107,087	\$3,138
MO	8391	Automobile Repair Shop & Parts Department Employees & Drivers (MO, OK, RI)	3.16	2.16	\$49,904	\$1,078
MO	9015	Building Or Property Management	4.30	2.97	\$65,990	\$1,960
MO	9063	YMCA – All Employees & Clerical	1.16	.77	\$220,874	\$1,701
MO	8820	Attorney – All Employees	--	.14	\$825	\$1

Premium Breakdown		
Total Factored Premium		\$100,072
Employer's Liability	.011	\$1,101
Experience Modification Factor	.74	-\$26,305
Premium Discount	.044	-\$3,294
Missouri Second Injury Fund	5%	\$3,601
Terrorism	.006	\$281
Expense Constant		\$160
Total Estimated Annual Premium:		\$75,616

Auditable

Premium Summary

Coverage	2019-2020 Expiring Premium	2020-2021 Renewal Premium
Property	*\$30,970	\$32,886
Electronic Data Processing	Included in Property	Included in Property
Equipment Floater	Included in Property	Included in Property
Fine Arts	Included in Property	Included in Property
General Liability	*\$18,092	\$22,899
Law Enforcement Liability	\$28,239	\$38,685
Public Entity Errors & Omissions	\$6,697	\$5,805
Employment Practices Liability	\$16,118	\$14,711
Business Automobile	*\$40,802	\$40,180
Crime	\$1,100	\$1,182
Cyber Liability	\$5,660	\$5,377
Umbrella	\$15,856	\$16,537
Identity Fraud	\$302	\$319
Agency Revenue	\$26,118	\$23,720
Total:	\$189,954	\$202,301
Workers' Compensation (4/1/20-21)	*\$92,736	\$75,616
Grand Total:	\$282,690	\$277,917

*19/20 Rates with 20/21 Exposures

Payment Options: Agency Bill - Prepaid

Quote Conditions: Quotes valid for 30 days

Client Authorization to Bind Coverage:

After careful review of your proposal, we accept the insurance program as outlined, subject to the following changes:

Policy Options:

Yes	No	Description

Insured Name

Date

Historical Premium Summary

Coverage	2010/2011 Premium	2011/2012 Premium	2012/2013 Premium	2013/2014 Premium	2014/2015 Premium	2015/2016 Premium	2016/2017 Premium	2017/2018 Premium	2018/2019 Premium	2019/2020 Premium
Property	\$21,524	\$19,972	\$21,606	\$25,632	\$24,972	\$24,048	\$22,914	\$23,297	\$24,652	\$29,990
Equipment Breakdown	Included in Property	Included in Property	Included in Property	Included in Property	Included in Property	Included in Property	Included in Property	Included in Property	Included in Property	Included in Property
Inland Marine	\$2,080	\$2,254	\$2,254	\$2,310	\$2,392	\$3,037	\$2,590	\$2,196	\$2,387	\$2,399
General Liability	\$8,713	\$10,139	\$12,371	\$14,797	\$16,541	\$17,190	\$15,871	\$19,766	\$22,121	\$22,893
Law Enforcement Liability	\$16,048	\$16,475	\$16,601	\$21,015	\$21,857	\$21,857	\$21,857	\$23,060	\$25,886	\$28,239
Public Entity Errors & Omissions	\$900	\$960	\$970	\$1,225	\$2,089	\$2,122	\$2,190	\$4,035	\$3,989	\$6,697
Employment Practices Liability	\$6,780	\$9,702	\$10,535	\$12,212	\$12,282	\$12,282	\$12,850	\$11,745	\$16,118	\$16,118
Automobile	\$18,268	\$20,534	\$21,930	\$23,448	\$25,082	\$24,952	\$28,918	\$26,988	\$27,764	\$31,496
Crime	\$318	\$317	\$339	\$363	\$990	\$990	\$990	\$1,100	\$1,100	\$1,100
Cyber Liability					\$3,899	\$3,898	\$3,898	\$3,940	\$4,324	\$5,660
Excess Liability	\$11,992	\$12,944	\$13,353	\$15,577	\$16,156	\$16,226	\$18,202	\$15,988	\$15,901	\$15,856
Identity Fraud	\$258	\$296	\$292	\$240	\$240	\$240	\$287	\$299	\$305	\$302
Agency Revenue	\$26,165	\$26,820	\$27,665	\$28,275	\$29,174	\$29,174	\$25,857	\$25,976	\$26,118	\$26,118
Grand Total:	\$113,046	\$120,413	\$127,916	\$145,094	\$155,674	\$156,016	\$156,424	\$158,390	\$170,665	\$186,868

Loss Summary

General Liability

YEAR	CARRIER	No. OF CLAIMS	PAID	RESERVED	INCURRED
2019-2020	TRAVELERS	0	\$0	\$0	\$0
2018-2019	TRAVELERS	4	\$8,740	\$84,001	\$92,741
2017-2018	TRAVELERS	0	\$0	\$0	\$0
2016-2017	TRAVELERS	2	\$179,283	\$43,966	\$223,249
2015-2016	TRAVELERS	1	\$5,000	\$0	\$5,000

Automobile

YEAR	CARRIER	No. OF CLAIMS	PAID	RESERVED	INCURRED
2019-2020	TRAVELERS	3	\$38,396	\$126,520	\$164,916
2018-2019	TRAVELERS	4	\$16,610	\$141,064	\$157,674
2017-2018	TRAVELERS	1	\$5,252	\$0	\$5,252
2016-2017	TRAVELERS	5	\$17,202	\$0	\$17,202
2015-2016	TRAVELERS	4	\$16,322	\$0	\$16,322

Public Entity Management Liability

YEAR	CARRIER	No. OF CLAIMS	PAID	RESERVED	INCURRED
2019-2020	TRAVELERS	0	\$0	\$0	\$0
2018-2019	TRAVELERS	0	\$0	\$0	\$0
2017-2018	TRAVELERS	0	\$0	\$0	\$0
2016-2017	TRAVELERS	1	\$99,369	\$85,625	\$184,994
2015-2016	TRAVELERS	1	\$194,999	\$648,386	\$843,385

Employment Practices Liability

YEAR	CARRIER	No. OF CLAIMS	PAID	RESERVED	INCURRED
2019-2020	TRAVELERS	0	\$0	\$0	\$0
2018-2019	TRAVELERS	0	\$0	\$0	\$0
2017-2018	TRAVELERS	0	\$0	\$0	\$0
2016-2017	TRAVELERS	0	\$0	\$0	\$0
2015-2016	TRAVELERS	0	\$0	\$0	\$0

Cyber Liability/Crime

YEAR	CARRIER	No. OF CLAIMS	PAID	RESERVED	INCURRED
2019-2020	TRAVELERS	0	\$0	\$0	\$0
2018-2019	TRAVELERS	0	\$0	\$0	\$0
2017-2018	TRAVELERS	0	\$0	\$0	\$0
2016-2017	TRAVELERS	0	\$0	\$0	\$0
2015-2016	TRAVELERS	0	\$0	\$0	\$0

Property/Marine/Fine Arts

YEAR	CARRIER	No. OF CLAIMS	PAID	RESERVED	INCURRED
2019-2020	HARTFORD	1	\$0	\$6,000	\$6,000
2018-2019	HARTFORD	0	\$0	\$0	\$0
2017-2018	HARTFORD	0	\$0	\$0	\$0
2016-2017	HARTFORD	2	\$3,237	\$0	\$3,237
2015-2016	HARTFORD	0	\$0	\$0	\$0

Workers' Compensation

YEAR	CARRIER	No. OF CLAIMS	PAID	RESERVED	INCURRED
2020-2021	TRAVELERS	0	\$0	\$0	\$0
2019-2020	MISSOURI RURAL SERVICES	3	\$15,918	\$0	\$15,918
2018-2019	MISSOURI RURAL SERVICES	7	\$5,709	\$0	\$5,709
2017-2018	MISSOURI RURAL SERVICES	9	\$18,462	\$0	\$18,462
2016-2017	MISSOURI RURAL SERVICES	2	\$4,602	\$0	\$4,602

Coverages for Consideration

The following are additional coverages that should be considered to supplement your current insurance package or to address some specific exposures usually excluded by your general property and liability policies.

- Excess Earthquake Coverage
- Flood Coverage
- Intellectual Property (IP) Abatement Insurance
- Loss of Business Income/Extra Expense/Loss of Rental Income
- Pollution Coverage
- Trade Credit Insurance
- Aviation (Drones)

Best Financial Ratings

A Best's Financial Strength Rating is an independent opinion of an insurer's financial strength and ability to meet its ongoing insurance policy and contract obligations. It is based on a comprehensive quantitative and qualitative evaluation of a company's balance sheet strength, operating performance and business profile.

Financial Strength Rating

A++ and A+	Superior
A and A-	Excellent
B++ and B+	Very Good
B and B-	Fair
C++ and C+	Marginal
C and C-	Weak

Financial Size Category			
Class	Adj. PHS (\$ Millions)	Class	Adj. PHS (\$ Millions)
I	Less than 1	IX	250 to 500
II	1 to 2	X	500 to 750
III	2 to 5	XI	750 to 1,000
IV	5 to 10	XII	1,000 to 1,250
V	10 to 25	XIII	1,250 to 1,500
VI	25 to 50	XIV	1,500 to 2,000
VII	50 to 100	XV	2,000 or greater
VIII	100 to 250		

Rating Review of Companies Used for Your Proposal

Carrier	Best Rating
Hartford Fire Insurance Company	A+ XV
Travelers Indemnity Company	A++ XV
Travelers Property Casualty Company of America	A++ XV
Charter Oak Fire Insurance Company (Travelers)	A++ XV
Standard Fire Insurance (Travelers)	A++ XV

Agency Bill Credit Policy

J. W. Terrill prohibits the advancement of funds to insurance companies on your behalf, unless specific terms have been agreed to in advance. Timely collection and transmittal of insurance premiums is J. W. Terrill's contractual requirement to all insurance carriers. Should you become delinquent on your obligation under the credit policy, J. W. Terrill will promptly contact you to bring your account current. Your failure to remit payment to J. W. Terrill may result in interruption or cancellation of your insurance coverage.

New, renewal or additional lines of coverage may not be bound if your account has an overdue balance. This encompasses all lines of business managed by J. W. Terrill.

Invoicing & Payment Due Dates:

Audits – J. W. Terrill will send audit documents to you for review and approval within 3 business days of receipt from the carrier. Disputes must be presented in writing to the carrier with an explanation and documentation to substantiate any discrepancy. Timely payment must be made of any undisputed portion of an audit unless a written waiver is provided by the carrier. Payment is due on or before the date shown in the letter accompanying the audit.

Client Refunds – J. W. Terrill will promptly issue refunds to you upon receipt of cash from the insurance carrier. J. W. Terrill is contractually obligated to send refunded premium on financed policies to the finance company. The finance company will promptly refund any balance to you after their loan has been satisfied.

Endorsements – J. W. Terrill will mail invoices to you within 5 business days of receipt from the carrier. Premium payment is due within 20 days of invoice date.

Installments – J. W. Terrill will issue and mail future installment invoices approximately 30 days prior to the effective date of the installment. Payment is due on or before the installment date.

Non-Payment and Cancellations – Suspension or cancellation of coverage may result if payment is not received by J. W. Terrill on or before the respective due date which includes but is not limited to past-due premiums and audit premiums.

Policies – New and/or Surplus Lines Business – A deposit premium or the full annual premium must be received prior to binding coverage. Binder or policy installment invoices are sent to you as outlined in the installment schedule until the policy is paid in full. Payment is due on or before the effective date of each installment.

Policies – Non Surplus Lines and/or Renewal Business – A deposit premium or the full annual premium must be received within one week from the renewal date. Policy installment invoices are sent to you as outlined in the installment schedule until the policy is paid in full. Payment is due on or before the effective date of each installment.

Premium Financing Down Payment – Both the down payment and signed finance agreement must be received prior to the effective date in order to ensure coverage is in force. If the required down payment and signed finance agreement are received less than 15 business days prior to any installment due date, the down payment and subsequent installments are due to J. W. Terrill before the finance agreement can be submitted.

Reinstatement of Coverage – In the event coverage is cancelled due to non-payment, J. W. Terrill will continue to service your insurance policies if the insurance company agrees to reinstate coverage. In the event two or more cancellations have occurred, J. W. Terrill reserves the right to reevaluate our responsibility to service your company.

NSF Checks – A minimum charge of \$25 may be assessed to your account for every returned check. Replacement funds must be in the form of a cashier's check, money order, wire or ACH transfer.

J. W. Terrill reserves the right to request and implement an alternative payment option should the need arise.

Additional Services

Terrill Community/Compliance

Terrill Community is an online resource designed exclusively for our clients who are responsible for various aspects of benefits management. Terrill Community adds speed and convenience to our clients who need access to on-demand research for benefits issues.

Health Care Reform Advisory Practice

Health care reform will have a significant impact on employers, their health plans, and related administration both in the short-term and for many years to come. A substantial amount of regulatory guidance is expected and it will be very difficult for employers to interpret this guidance in order to remain in compliance. J.W. Terrill is dedicated to helping our clients make sense of all aspects of legislative actions, understand the potential financial impacts of each component, assist our clients in complying with any requirements, and ensuring our clients overall benefit strategies are adjusted as needed.

Human Resources Consulting Services

As a value-added service to our customers, J.W. Terrill has established the Human Resources Consulting Service as a department in its Benefit Services Division. This service can be used to complement your current Human Resources structure in two ways - Complimentary Services and Fee-Based Services.

J.W. Terrill Seminar Series

Provides our clients with accurate and topical information. This is just one way we provide and maintain added value to the products and services we offer. While there are several methods for delivering information, we've learned that the seminar format is a powerful way to share our expertise with others.

Wellness Consulting Services

J.W. Terrill, recognizing the long-term benefits, is an avid supporter of wellness programs. We have on staff a Wellness Consultant to assist our clients with the development, implementation, and execution of wellness programs and initiatives.

Retirement Planning/401(k)

J.W. Terrill recognizes that a comprehensive benefit package includes retirement plans. The benefits of a retirement plan extend beyond recruiting and retaining good employees; a retirement plan offers tax benefits to the business, as well as, long-term financial benefits to the employees and the employer. But the retirement plan market can be complicated to navigate, so J.W. Terrill provides services to help you realize the full benefits of your retirement plan with a cost conscious perspective.