POLLUTION LEGAL LIABILITY

Named Insured: Lexington-Fayette Urban Co Government

Carrier Name: AIG Specialty Insurance Company (Non-Admitted)

A.M. Best Rating A:XV as of February 27, 2015

Coverage Form

☐ Claims Made Form Retroactive Date: <u>July 1, 2011*</u>

*Retroactive Date applicable to Waste Disposal Sites with the exception of the Haley Pike Landfill and Old Frankfort Pike Landfill which have a Retroactive Date of July 1, 2014

Coverage A & B Limit

Each Incident Limit \$1,000,000

Aggregate Limit \$1,000,000

Deductible: \$75,000 Each Incident

Locations:

See Property Schedule

Coverage Summary

This policy provides third party liability loss and defense protection that may result from property damage, bodily injury and, in some cases, clean-up costs caused by a pollution incident.

Claims Made Basis

Covers a claim made during the policy period for a loss that happened after the retroactive date.

Coverage A: Protects against loss resulting from third party liability claims for bodily injury, property damage and/or clean-up costs, caused by pollution which escapes the boundaries of your insured property.

Coverage B: Provides for the costs of cleaning up pollution on or under your insured property discovered during the policy period.

Endorsements

(See policy for a complete list of coverage limitations and exclusions.)

POLLUTION LEGAL LIABILITY CONTINUED

Additional Conditions / Endorsements / Exclusions:

Form #91968 12/06 - Notice of Loss/Notice of Claim

Form #77310 11/13 - AIGSIC PLL Commercial Declarations

Form # 106931 09/11 - PLL Muni Protect with Minimum Earned Premium Endorsement

Form # 113016 10/12 - Pier Network Provider Deductible Reduction Endorsement

Form # 110451 02/13 - Landfill Coverage Amendatory Endorsement

Form # 109876 09/12 - Schedule of Approved Crisis Management Firms Endorsement

Form 97220 01/08 - Acquired Properties Endorsement

Form # 97640 03/08 - Terrorism Exclusion - All (Including Certified Acts of Terrorism) Valid only if TRIA is accepted

Form # 97637 03/08 - Terrorism Exclusion with Certified Acts Exception Purchased Endorsement

Form # MNSCPT 05/15 - Retroactive Date Endorsement

Premium: \$18,400.00 Surplus Lines Tax: \$552.00 Municipal Tax: \$1,058.00 Kentucky Surcharge: \$331.20

Total: \$20,341.20

Optional Quotes:

- 1. Two Year Term with same limits and deductibles would be an additional premium of \$8,136.48 for a Total Premium including tax of \$28,477.68
- 2. Three Year Term with same limits and deductibles would be an additional premium of \$15,662.72 for a Total Premium including tax of \$36,003.92
- 3. If TRIA is purchased it would be a 5% charge in addition to all of the above quoted premiums.