

PROPOSAL OF INSURANCE AND RISK MANAGEMENT

Prepared for:

**Lexington-Fayette Urban County
Government**

Policy Period: July 1, 2017 to July 1, 2018



Powell · Walton · Milward
a Marsh & McLennan Agency LLC company

Presented by:

Kevin C. Kelly
Vice-President

Brenda Stickrod
Senior Account Manager

May 15, 2017

SERVICE TEAM

At Powell-Walton-Milward, a Marsh & McLennan Agency LLC company, we believe the best way to effectively give your business the service it deserves is through a team effort. Our client service team concept is designed to give you consistent, knowledgeable service which can only occur by working with trained professionals.

Powell-Walton-Milward
a Marsh & McLennan Agency LLC company

360 East Vine Street
Lexington, Kentucky 40508

Main Phone Number: 859-254-8023

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COMMERCIAL LINES TEAM

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CLAIMS

Kate McAllister
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Claim Analyst

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SERVICE COMMITMENT

Powell-Walton-Milward, a Marsh & McLennan Agency LLC company, is committed to the client. We enjoy what we do and it shows in our work. Some of our more important qualities include:

- **A team of qualified insurance professionals**
 - Periodic evaluation of your insurance program
 - Certificates of Insurance
 - Policy forms, wording, and endorsements
 - Contracts (Insurance/Indemnification provisions)

- **Claims Management Services**
 - Resolve coverage issues
 - Claims reporting procedures
 - Timely settlements

- **Engineering Services**
 - Site surveys
 - Develop new or refined safety programs
 - Safety Training
 - Review Carrier recommendations for feasibility and effectiveness

CLIENT PORTAL

Client Portal is your personalized website that allows you to effortlessly click, connect, and communicate with Powell-Walton-Milward, a Marsh & McLennan Agency LLC company. It is designed to offer you time-saving tools and resources that build convenience into managing your everyday work tasks. Whether you want to view documents online, participate in plan/program surveys, or connect with over 300,000 peers in your industry, this is the place to be. It's easily accessible, hardworking, and just one of the many value-added services available when you partner with Powell-Walton-Milward, a Marsh & McLennan Agency LLC company.

Property and Casualty Client Features

- Choose from hundreds of Property & Casualty resources
- Property & Casualty Document Library and Newsletters
- Links to well-known, official industry websites
- Access Workers' Compensation statutes for all 50 states
- OSHA Compliance and create and maintain your OSHA log electronically
- Benchmark Surveys & Statistics

Benefit Client Features

- HR-related topics including a powerful search engine for quick and easy access
- Direct link to federal and state legislation guides
- Frequently Asked Questions (and Answers)
- Instant access to downloadable articles
- Benchmark Surveys & Statistics
- Compliance & Plan Designs
- Employee Communication & Education
- Links to well-known and official industry websites

Collaboration Center

- Our document posting capabilities allow a seamless exchange of information sharing from our agency to you.
- Accessible 24/7, postings from our agency are timely, relevant, and easy to locate in one convenient place online.

Survey Benchmarking

- Participate in benefit plan and/or Property & Casualty program surveys.
- Allows you to determine how your plans and programs compare to employers across the U.S.

Community

- You can share information and resources through an interactive forum that allows you to post questions, provide insight into other users' questions, and allows you to track responses based on topics or individual questions.
- Community postings are organized by topic so you can source information quickly and easily.

Exchange Internal Documents Online

- Access to information housed in one area
- Simplifies updates to reports, worksheets, questionnaires and policies

SCHEDULE OF NAMED INSUREDS

{Named Insureds listed below apply to all coverages unless specifically noted}

Special care must be taken to insure all legal entities of your business, including any LLC (*Limited Liability Corporation*), JV (*Joint Venture*), and Partnerships. Many insurance policies do not cover these entities unless they are specifically named on the policy. It is important to notify your agent if an entity is formed during the policy term. Let us know if one of your entities is not listed below.

Lexington-Fayette Urban County Government

COMMERCIAL PROPERTY

Named Insured: Lexington-Fayette Urban County Government

Carrier Name: Affiliated FM Insurance Company

A.M. Best Rating: A+:XV as of December 22, 2016

Coverage written on:

- Property Specific Basis
(Refer to Property Statement of Values for specific limits)
- Property Blanket Basis

<u>Blanket Coverage Description</u>	<u>Limit</u>
Combined Building & Personal Property	\$500,000,000

Based on Total Insured Value - \$859,385,082 per Statement of Values on file.

Valuation: *(Applies Only if Marked)*

- Replacement Cost
 Agreed Value
 Actual Cash Value
 Functional Replacement Cost
 Guaranteed Replacement Cost

Perils Insured: *(Applies Only if Marked)*

- Basic Cause of Loss
 Broad Cause of Loss
 Special Cause of Loss
 Flood
 Earthquake

Coinsurance: *(Applies Only if Marked)*

- None
 80%
 90%
 100%

Coverage Summary

Direct physical loss of or damage to covered property at described premises caused by or resulting from a covered Cause of Loss.

Property Specific Basis

Property protection is provided for a specified limit of insurance at each individually described premise.

Property Blanket Basis

Property protection is provided under a single limit of insurance which is not restricted to a specific amount for any one coverage or any one location.

Valuation:

The value basis by which the covered property is replaced after the loss.

Refer to Property Definitions page

Deductibles:

1. \$250,000 Earthquake (per occurrence for all coverages provided).

2. Flood (per occurrence for all coverages provided).

A. \$250,000 at all locations except:

B. \$500,000 applying separately to each of the following locations:

56. Lift Station Structure, 2500 Bowman Mill Road, Lexington, KY, 40513

91. West Hickman WWTP, 635 West Hickman Plant Road, Nicholasville, KY, 40356-8582

3. \$100,000 Boiler and Machinery.

4. Communicable Disease Property Damage and Business Interruption:

Qualifying Period: With respect to Communicable Disease Property Damage and Business Interruption coverage, this Company will not be liable for loss unless the Period of Liability exceeds 48 hours.

Should the Period of Liability exceed this time period, the insured loss or damage will be calculated beginning from the time of loss subject to a deductible of \$250,000 combined all coverages.

5. Computer Systems Non-Physical Damage:

Qualifying Period: With respect to Computer Systems Non-Physical Damage, in the event of loss resulting from the failure of the Insured's electronic data processing or media to operate as a direct result of a malicious act directed at the Named Insured, this Company will not be liable for loss unless the Period of Liability exceeds 48 hours.

Should the Period of Liability exceed this time period, the insured loss or damage will be calculated beginning from the time of loss subject to a deductible of \$250,000 combined all coverages.

6. Data, Programs, or Software:

Qualifying Period: With respect to Data, Programs, or Software, in the event of a malicious introduction of a machine code or instruction, no coverage is provided unless the time to recreate or restore physically damaged property exceeds 48 hours.

Should this time period be exceeded, the insured loss or damage for malicious introduction of a machine code or instruction will be calculated beginning from the time of loss subject to a deductible of \$250,000 combined all coverages.

7. Off-Premises Data Services Property Damage and Business Interruption:

Qualifying Period: With respect to Off-Premises Data Services Property Damage and Business Interruption coverage, this Company will not be liable for loss unless the period of interruption, as described below, exceeds 24 hours.

The period of interruption for off-premises data processing or data transmission services is the period starting when an interruption of provided services happens; and ending when with due diligence and dispatch the service could be wholly restored.

Should the period of interruption exceed this time period, the insured loss or damage will be calculated beginning from the time of loss subject to a deductible of \$250,000 combined all coverages.

8. Off-Premises Service Interruption Property Damage and Business Interruption:

Qualifying Period: With respect to Off-Premises Service Interruption Property Damage and Business Interruption, this Company will not be liable for loss unless the period of interruption, as described below, exceeds 24 hours.

The period of interruption for Off-Premises Service Interruption Property Damage and Business Interruption is the period starting when an interruption of provided services happens; and ending when with due diligence and dispatch the service could be wholly restored.

Should the period of interruption exceed this time period, the insured loss or damage will be calculated beginning from the time of loss subject to the deductible(s) that would have applied to the cause of the interruption of services, but not less than \$250,000 combined all coverages.

9. \$100,000 Motor Vehicle Coverage

10. \$100,000 Fine Arts

11. \$250,000 All Other Losses

SUB-LIMITS:

Unless otherwise stated below or elsewhere in this Policy, the following sub-limits of liability, including any insured Business Interruption loss, will be the maximum payable and will apply on a per occurrence basis. The sub-limits stated below or elsewhere in this Policy are part of and not in addition to the Policy Limit. When a limit of liability applies to a location or property, such limit of liability will be the maximum amount payable for all loss or damage.

There shall be no liability under this Policy when "NOT COVERED" is shown as a sublimit.

1. \$100,000,000 Earth Movement annual aggregate for all coverages provided, and is the maximum amount payable for all loss or damage caused by or resulting from Earth Movement, not to exceed:

\$50,000 Earth Movement annual aggregate as respects Errors & Omissions, Off-Premises Data Services, Off-Premises Service Interruption, Unnamed Property and Supply Chain combined.

2. \$50,000,000 Flood annual aggregate for all coverages provided, and is the maximum amount payable for all loss or damage caused by or resulting from Flood, not to exceed:

\$5,000,000 Flood annual aggregate for all coverages provided at the following locations:

Locations

56. Lift Station Structure, 2500 Bowman Mill Road, Lexington, KY, 40513

67. Lift Station Structure, 2201 Elkhorn Road, Lexington, KY, 40505-4837

91. West Hickman WWTP, 635 West Hickman Plant Road, Nicholasville, KY, 40356-8582

\$50,000 Flood annual aggregate as respects Errors & Omissions, Off-Premises Data Services, Off-Premises Service Interruption, Unnamed Property and Supply Chain combined.

3. \$25,000,000 Motor Vehicle Coverage
4. \$10,000,000 Miscellaneous Equipment
5. \$2,500,000 Animals Coverage not to exceed \$50,000 per Animal

AUTOMATIC COVERAGE EXTENSIONS

\$10,000,000	Accounts Receivable
\$100,000	Arson or Theft Reward
Policy Limit	Brands Protection
\$100,000	Change of Temperature
\$100,000	Communicable Disease – Property Damage annual aggregate
\$5,000,000	Data, Programs or Software

Policy Limit	Debris Removal
Policy Limit	Decontamination Costs
\$100,000	Deferred Payment
Policy Limit	Demolition and Increased Cost of Construction
\$10,000,000	Errors and Omissions
\$10,000,000	Expediting Expenses
\$5,000,000	Fine Arts not to exceed \$10,000 per item for irreplaceable Fine Arts
\$50,000	Green Coverage not to exceed 25% of the amount of the property damage loss
\$500,000	Land and Water Clean Up Expense annual aggregate
\$100,000	Locks and Keys
\$1,000,000	Money & Securities (Named Perils)
\$10,000,000	Newly Acquired Property
\$50,000	Off-Premises Data Services - Property Damage
\$5,000,000	Off-Premises Service Interruption
\$250,000	Professional Fees
Policy Limit	Property Removed from a Location
Policy Limit	Protection and Preservation of Property - Property Damage not to exceed \$250,000 for security costs
\$100,000	Tax Treatment
\$100,000	Tenants Legal Liability
	Terrorism Coverage and the Supplemental United States Certified Act of Terrorism Endorsement
\$500,000,000	<ul style="list-style-type: none"> a. United States Certified Act of Terrorism coverage b. Terrorism Coverage for Locations Outside of the United States annual aggregate but not to exceed \$100,000 annual aggregate for Property Removed from a Location, Unnamed Locations and Flood
\$2,500,000	Transit not to exceed \$250,000 for Business Interruption
\$10,000,000	Unnamed Locations
\$10,000,000	Valuable Papers and Records not to exceed \$10,000 per item for irreplaceable Valuable Papers and Records

Business Interruption Coverage

\$10,000,000	Gross Earnings not to exceed 30 days for ordinary payroll
\$10,000,000	Gross Profits for 12 months Period of Liability not to exceed 30 days for ordinary payroll
\$10,000,000	Rental Income
\$10,000,000	Extra Expense

Business Interruption Coverage Extensions

\$100,000	Attraction Property
30 Days	Civil or Military Authority
\$100,000	Communicable Disease - Business Interruption annual aggregate for a 12 Month Period of Liability
\$250,000	Computer Systems Non-Physical Damage annual aggregate
\$100,000	Contractual Penalties
\$100,000	Crisis Management not to exceed 30 Days
90 Days	Extended Period of Liability
\$1,000,000	Ingress/Egress
\$10,000,000	Leasehold Interest
\$100,000	Logistics Extra Cost
\$50,000	Off-Premises Data Services - Business Interruption
\$1,000,000	Off-Premises Service Interruption
Policy Limit	Protection and Preservation of Property - Business Interruption
NOT COVERED	Research and Development
\$1,000,000	Soft Costs
\$500,000	Supply Chain

SPECIAL TERMS AND CONDITIONS:

1. Data, Programs, or Software Split Sublimit for Malicious Introduction of Machine Code

The Data, Programs or Software SUB-LIMIT in the Additional Property Damage Coverage is amended to:

\$5,000,000 Data, Programs or Software, not to exceed:

\$500,000 Data, Programs or Software for physical loss or damage caused by the malicious introduction of a machine code or instruction.

2. Motor Vehicle Coverage

This policy is extended to covers:

- a) Motor vehicles;
- b) Trucks; and
- c) Trailers;

Licensed for highway use.

PROPERTY EXCLUDED, item 7., is amended to:

7. Motor vehicles owned by directors, officers and employees of the Insured

Motor Vehicle Coverage: On property insured under this coverage, the loss amount will not exceed the **actual cash value**.

3. Miscellaneous Equipment

This Policy covers the following equipment:

Traffic Equipment, as per the descriptions and values located in the Traffic Equipment schedule on file with the Company.

The Company's maximum liability for any one loss under this Policy for each piece of Equipment will not exceed their respective limit(s) shown above per occurrence.

4. Pavement and Roadways Described Location

This policy is extended to cover insured property for Pavements and Roadways at a described location only.

5. Transmission and Distribution Systems Exclusion PROPERTY EXCLUDED is amended to include:

Transmission and distribution systems, including poles, towers and fixtures, overhead conductors and devices, underground or underwater conduit, underground or underwater conductors and devices, line transformers, service meters, street lighting and signal systems, EXCEPT as reported on the Traffic Equipment schedule on file with the Company.

6. Animals Coverage - Coverage provided by this policy is extended to include physical loss or damage to animals while at described locations.

PROPERTY EXCLUDED, item 2., is amended to: Growing Crops or standing timber.

Animals Coverage Exclusion: As respects Animals Coverage, the following additional exclusions apply:

This Policy excludes animal mortality, including any physical injury or death caused by other animals, unless directly caused by named perils.

Animal Coverage Valuation: On property covered under this coverage, the loss amount will not exceed the lesser of:

- a. The cost to replace the animal with a similar species of animal; or
- b. The value designated for the animal in the most recent statement of values submitted by the Insured; or
- c. The sub-limit for animals.

7. Historical Replacement Cost - LOSS ADJUSTMENT AND SETTLEMENT item L., Valuation, is amended to include:

With respect to buildings designated by a local, state, or federal authority to be of historical significance or of historical value, such rebuilding, repairing or replacement shall be with modern material, workmanship processes, technologies and designs, and shall not include the cost of re-creating outdated, archaic or antiquated materials, workmanship, processes, technologies, or designs, whether or not such cost otherwise would be covered under Section D.ADDITIONAL PROPERTY DAMAGE COVERAGE, Item 10., Demolition and Increased Cost of Construction.

8. Mortgagee/Lenders Loss Payable - PRO 66 (4/15)

Subject to the GENERAL CONDITIONS, MORTGAGEE/LENDERS LOSS PAYABLE, loss, if any, under this Policy will be adjusted with and made payable to the Insured and the following, as their interest may appear:

Mortgagee/Lender and Address

Location/Interest

AOC-Commonwealth of Kentucky's
Administrative Office of the Court
1001 Vandalay Dr
Frankfort, KY 40601

With Respects to the Bond Issue

Corporation-LFUCG Public Facilities Corporation
The Lexington-Fayette Urban County Government
Public Facilities Corporation
200 East Main St
Lexington, KY 40507

Trustee-U.S. Bank, National Association, Louisville, KY
U.S. Bank
Global Corporate Trust Services
One Financial Square
Louisville, KY 40202 CN-KY-0850

9. United States Certified Act of Terrorism 2015

As respects the United States, its territories and possessions and the Commonwealth of Puerto Rico, the definition of terrorism contained in DEFINITIONS is declared null and void and it is agreed that an event defined as a Certified Act of Terrorism under the terms of the SUPPLEMENTAL UNITED STATES CERTIFIED ACT OF TERRORISM ENDORSEMENT attached to this Policy shall be considered terrorism within the terms of this policy. Notwithstanding anything contained in this Policy to the contrary, this Policy provides coverage for direct physical loss or damage to insured property and any resulting Business Interruption loss, as provided in the Policy, caused by or resulting from a Certified Act of Terrorism only to the extent coverage is provided under the terms and conditions of the SUPPLEMENTAL UNITED STATES CERTIFIED ACT OF TERRORISM ENDORSEMENT attached to this policy. Any difference in limit between loss recoverable under the SUPPLEMENTAL UNITED STATES CERTIFIED ACT OF TERRORISM ENDORSEMENT and this Policy is not recoverable under this Policy.

I. INDEX OF FORMS:

<u>Title</u>	<u>Form No.</u>	<u>Edition</u>
Declarations Page	PRO DEC 4100	04/15
Declarations	PRO S-1 4100	01/17
All Risk Coverage	PRO AR 4100	01/17
Supplemental United States Certified Act of Terrorism Endorsement	7312	01/15
Kentucky Ammendatory Endorsement	AFM 6504	04/15

Lexington Fayette Urban County Government

Updated for Policy Term: 01-July-2017 - 01-July-2018

Values as of March 23, 2017

Ins Loc	Name	Address	City	SU/PM	Post Code	Values		Personal		Changes
						Real Property	Personal Property	Real Property	Personal Property	
001	Circuit Courthouse	120 North Limestone	Lexington	KY	40507-1152	33,272,500	18,000	33,290,500		
002	District Courthouse	150 North Limestone	Lexington	KY	40507-1154	35,474,600	39,500	35,514,100		
003	Annex Garage	150-160 W Main Street	Lexington	KY	40507-1319	8,989,315	1,510,685	10,500,000		
004	Coroner's Office	245 East 2nd Street	Lexington	KY	40507	1,515,200	187,000	1,702,200		
005	M And E Warehouse	720 Lancaster Avenue	Lexington	KY	40508-1649	0	2,940,000	2,940,000		
006	Government Center	200 East Main Street	Lexington	KY	40507-1310	23,970,100	3,209,000	27,179,100		
007	Government Center Garage	204 East Main Street	Lexington	KY	40507-1310	1,145,800	285,000	1,430,800		
008	Switow Building	218 East Main Street	Lexington	KY	40504-1123	1,388,100	355,000	1,743,100		
009	Traffic Engineering Building	1515 Old Frankfort Pike	Lexington	KY	40504-1123	745,000	0	745,000		
010	Old & New Transfer Station	1505 Old Frankfort Pike	Lexington	KY	40504-1019	1,613,100	164,800	1,777,900		
011	Building 1 & 2 & Sall Barn	1791 Old Frankfort Pike	Lexington	KY	40504-1796	4,286,900	1,725,000	6,011,900		
012	Front, Middle & Back Building	1306 Versailles Road	Lexington	KY	40510-9665	2,077,800	185,800	2,263,600		
013	Office Building	875 Byrd Thurman Drive	Lexington	KY	40508-2045	2,382,700	4,750,000	7,132,700		
014	Center Truck Bay #1/Truck Bay #2	360 Thompson Road	Lexington	KY	40511-1232	225,400	7,500	232,900		
015	Submersible Station	1331 Baker Court	Lexington	KY	40511-1016	96,800	0	96,800		
016	Can/Packaged Station	3330 Clays Mill Road	Lexington	KY	40503-3470	41,400	0	41,400		
017	Submersible Station	469 Anniston Drive	Lexington	KY	40505-2239	147,200	0	147,200		
018	Submersible Station	1459 Huntsville Drive	Lexington	KY	40505-2415	193,600	0	193,600		
019	Can/Packaged Station	3316 Buckhorn Drive	Lexington	KY	40515-1007	2,874,600	12,500	2,887,100		
020	Lift Station Structure	1326 Fenwick Road	Lexington	KY	40510-1004	171,600	0	171,600		
021	Submersible Station	609 Bizzell Drive	Lexington	KY	40502-1950	36,800	0	36,800		
022	Can/Packaged Station	1711 Clays Spring Lane	Lexington	KY	40511-1812	23,000	0	23,000		
023	Submersible Station	1136 Finney Drive	Lexington	KY	40507-1310	41,400	0	41,400		
024	Submersible Station	200 East Main Street	Lexington	KY	40509-9700	0	0	0	Deleted 7/2/2017	
025	Submersible Station	3730 Katkay Drive	Lexington	KY	40509-9554	202,400	0	202,400		
026	Can/Packaged Station	3592 Winchester Road	Lexington	KY	40511-1351	176,000	0	176,000		
027	Can/Packaged Station	1960 Stanton Way	Lexington	KY	40510-9691	27,600	0	27,600		
028	Can/Packaged Station	4260 Airport Road	Lexington	KY	40509-2210	165,600	6,500	172,100		
029	Submersible Station	1936 Pavilion Way	Lexington	KY	40515-1219	87,400	0	87,400		
030	Submersible Station	3630 Timberwood Lane	Lexington	KY	40515-1141	46,000	0	46,000		
031	Submersible Station	2140 Leafland Place	Lexington	KY	40515-1109	110,400	4,000	114,400		
032	Submersible Station	4904 Hanland Parkway	Lexington	KY	40511-8724	0	0	0	Deleted 7/2/2017	
033	Submersible Station	2459 Leestown Road	Lexington	KY	40510-9633	124,200	0	124,200		
034	Submersible Station	4091 Versailles Road	Lexington	KY	40502-2676	39,600	0	39,600		
035	Submersible Station	543 Lakeshore Drive	Lexington	KY	40502-2654	281,600	0	281,600		
036	Submersible Station	550 Lakeshore Drive	Lexington	KY	40511-2607	206,800	0	206,800		
037	Can/Packaged Station	168 Trade Street	Lexington	KY	40505-3902	132,000	0	132,000		
038	Can/Packaged Station	850 Byars Avenue	Lexington	KY	40509-4320	105,600	0	105,600		
039	Can/Packaged Station	2101 Liberty Road	Lexington	KY	40511	4,998,500	0	4,998,500		
040	Can/Packaged Station	1760 McGrathiana Parkway	Lexington	KY	40511-8767	2,392,900	15,000	2,407,900		
041	Lift Station Structure	3231 Leestown Road	Lexington	KY	40503-1222	33,100	0	33,100		
042	Submersible Station	526 McCubbin Drive	Lexington	KY	40513	681,500	0	681,500		
043	Submersible Station	1510 Man-O-War Blvd	Lexington	KY	40510-9692	30,400	0	30,400		
044	Lift Station Structure	4309 Airport Road	Lexington	KY	40504-1107	32,200	0	32,200		
045	Submersible Station	109 Cisco Road	Lexington	KY	40513-1326	55,200	0	55,200		
046	Submersible Station	2212 Silkree Court	Lexington	KY	40502	35,000	0	35,000		
047	Submersible Station	2920 Tates Creek Road	Lexington	KY	40517-6002	206,800	0	206,800		
048	Submersible Station	1419 Trent Boulevard	Lexington	KY	40504-1019	32,200	0	32,200		
049	Can/Packaged Station	1793 Old Frankfort Pike	Lexington	KY	40511-1084	37,000	75,000	112,000	Amended RP & PP Values Eff 7/1/2017	
050	Submersible Station	1673 Jaggie Fox Way	Lexington	KY	40502-2847	149,600	0	149,600		
051	Submersible Station	857 Glendover Road	Lexington	KY	40505-1850	149,600	0	149,600		
052	Can/Packaged Station	2335 Pierson Drive	Lexington	KY	40505-1852	38,500	25,000	63,500	Amended RP & PP Values Eff 7/1/2017	
053	Can/Packaged Station	765 Kingsford Road	Lexington	KY	40505-1534	127,600	0	127,600		
054	Can/Packaged Station	1985 Haggard Court	Lexington	KY						
055	Can/Packaged Station		Lexington	KY						

Ins Loc	Address	City	St/Prv	Post Code	Values		Total Insured Value	Changes
					Real Property	Personal Property		
056	Lift Station Structure	Lexington	KY	40513	3,056,500	0	3,056,500	
057	Cam/Packaged Station	Lexington	KY	40511-2201	123,200	0	123,200	
058	Cam/Packaged Station	Lexington	KY	40505-1741	206,800	0	206,800	
059	Submersible Station/Town	Lexington	KY	40504	21,400,000	0	21,400,000	
060	Branch WWTP Tank Phase 1	Lexington	KY	40504-1115	118,800	0	118,800	
061	Cam/Packaged Station	Lexington	KY	40507-1413	28,000	0	28,000	
062	Submersible Station	Lexington	KY	40504-1182	90,200	0	90,200	
063	Cam/Packaged Station	Lexington	KY	40511-9529	140,800	0	140,800	
064	Submersible Station	Lexington	KY	40503-1237	35,900	0	35,900	
065	Submersible Station	Lexington	KY	40510-9001	119,600	0	119,600	
066	Lift Station Structure	Lexington	KY	40505-4837	4,064,700	15,000	4,079,700	
067	Lift Station Structure	Lexington	KY	40511-8690	791,800	5,000	796,800	
068	Submersible Station	Lexington	KY	40511-3838	79,300	0	79,300	
069	Lift Station Structure	Lexington	KY	40505-3620	34,000	0	34,000	
070	Submersible Station	Lexington	KY	40505	38,600	5,000	43,600	
071	Submersible Station	Lexington	KY	40511-1572	50,600	5,000	55,600	
072	Submersible Station	Lexington	KY	40509-4306	73,600	5,000	78,600	
073	Submersible Structure	Lexington	KY	40505-4214	34,000	5,000	39,000	
074	Submersible Station	Lexington	KY	40504-2709	45,000	5,000	50,000	
075	Lift Station Structure	Lexington	KY	40510-9606	42,300	5,000	47,300	
076	Submersible Structure	Lexington	KY	40515-9554	101,200	6,500	107,700	
077	Submersible Structure	Lexington	KY	40509-9760	64,400	6,500	70,900	
078	Submersible Station	Lexington	KY	40509-9754	82,000	0	82,000	
079	Submersible Station	Lexington	KY	40511-2061	64,400	0	64,400	
080	Submersible Station	Lexington	KY	40504-1019	45,100	0	45,100	
081	Submersible Structure	Lexington	KY	40504	43,300	0	43,300	
082	Submersible Structure	Lexington	KY	40511-8758	79,100	3,500	82,600	
083	Submersible Structure	Lexington	KY	40511-8832	156,400	5,000	161,400	
084	Submersible Station	Lexington	KY	40511-8817	128,800	5,000	133,800	
085	Submersible Station	Lexington	KY	40511-8073	174,800	5,000	179,800	
086	Submersible Station	Lexington	KY	40511	156,400	0	156,400	
087	Submersible Station	Lexington	KY	40511-2061	102,709,800	1,342,000	104,051,800	
088	Town Branch WWTP	Lexington	KY	40356-8582	83,932,400	427,000	84,359,400	
089	West Hickman WWTP	Nicholasville	KY					
090	Fire Station # 1 Central							
091	Mechanical/Maintenance/ Fire							
092	Prevention Office/Emergency							
093	Generator/Trailer (plan							
094	Woodworking Shop							
095	Storage Building							
096	Fire Station # 2							
097	Fire Station # 3							
098	Fire Station # 4							
099	Fire Station # 5							
100	Fire Station # 6							
101	Fire Station # 7							
102	Fire Station # 8							
103	Fire Station # 9							
104	Fire Station # 10/Storage							
105	Fire Station # 11							
106	Fire Station # 12							
107	Fire Station # 13							
108	Fire Station # 14							
109	Fire Station # 15							
110	Fire Station # 16							
111	Fire Station # 17							
112	Fire Station # 18							
113	Fire Station # 19							
114	Fire Station # 20							

Ins. Loc	Address	City	ST/PR	Post Code	Values		Total Insured Value	Changes
					Real Property	Personal Property		
113	3191 Mapleleaf Drive	Lexington	KY	40509-1266	1,031,900	69,000	1,100,900	
114	4393 Clearwater Way	Lexington	KY	40515-6336	1,031,900	69,000	1,100,900	
115	5751 Briar Hill Road	Lexington	KY	40516-9721	559,300	62,000	621,300	
116	Training Tower/Training Center/Sprinkler Bldg./Smoke Bldg./Fire Training Center	Lexington	KY	40504-1161	2,400,650	288,000	2,688,650	
117	Range House #2/Firing Range Trailer	Lexington	KY	40513-9733	180,200	23,000	203,200	
118	Day Treatment Center Annex	Lexington	KY	40504-1107	327,000	52,500	379,500	
119	Coleman House	Lexington	KY	40504-1172	1,052,700	126,500	1,179,200	
120	Day Treatment Center	Lexington	KY	40504-1172	3,845,300	237,000	4,082,300	Amend T15 Cisco Rd To 109 Cisco Rd; Amend PP Value
121	Public Safety Op Center	Lexington	KY	40504-1107	10,700,000	5,500,000	17,200,000	
122	Family Care Center	Lexington	KY	40504-1172	7,386,000	895,400	8,281,400	
123	Office Area/Stalls/Arena/Hay Barn	Lexington	KY	40508-1341	443,500	35,000	478,500	
124	Police Headquarters	Lexington	KY	40507-1318	9,746,800	1,518,804	11,265,604	
125	Police Roll Call West	Lexington	KY	40504-1019	2,588,100	231,000	2,789,100	Amend from 1059 Industry to 1055 Industry Rd
126	Police And Central Job Center	Lexington	KY	40505-3823	0	46,800	46,800	
127	Police Roll Call East (Leased)	Lexington	KY	40517-3260	0	95,000	95,000	
128	Armory / Gymnasium	Lexington	KY	40504-1019	2,086,700	225,000	2,311,700	
129	Canine Building	Lexington	KY	40504-1127	141,100	33,000	174,100	
130	Police Communications Building	Lexington	KY	40510-9673	1,928,700	53,000	1,981,700	
131	Police Safety City	Lexington	KY	40504-1172	248,500	63,000	311,500	
132	Detention Center (New)/Storage Building	Lexington	KY	40510-9689	78,639,100	1,415,000	80,054,100	
133	Police Activity League Office	Lexington	KY	40517-3608	0	29,000	29,000	
134	Community Action Kitchen	Lexington	KY	40511-1827	260,700	0	260,700	
135	Community Action Council	Lexington	KY	40511-1827	1,940,900	4,000	1,944,900	
136	Senior Center	Lexington	KY	40503-1435	1,924,300	328,500	2,252,800	
137	Community Center, Gymnasium	Lexington	KY	40508-1163	3,618,000	0	3,618,000	
138	Concessions/Restroom/Property in the Open	Lexington	KY	40509-9450	297,600	318,798	616,398	
139	Bell House/Carriage House	Lexington	KY	40508	3,706,400	200,000	3,906,400	
140	Swimming Pool/Property in the Open	Lexington	KY	40515-1015	345,600	61,300	406,900	
141	Community Center	Lexington	KY	40509-2800	3,688,100	288,800	3,976,900	
142	Loudon House Gymnasium/Rec	Lexington	KY	40505-3629	2,632,500	0	2,632,500	
143	Center/Carriage House/Property in the Open/Custom Shade Addition	Lexington	KY	40505-3629	2,068,237	258,987	2,327,224	
144	Filter Building And Pump House/Swimming Pool/Pool House/Baseball Concessions	Lexington	KY	40505-3300	1,906,700	224,400	2,131,100	
145	Community Center (Swimming Pool/Children's Pool/Pool House/Bathing Cage/Maintenance/Property in the Open	Lexington	KY	40508-1693	1,219,600	53,200	1,272,800	
146	Property In The Open	Lexington	KY	40505-2137	1,150,600	251,387	1,401,987	
147	Swimming Pool/Pool House/Baseball Concessions	Lexington	KY	40508-1342	350,000	98,905	448,905	
148	House/Baseball Concessions	Lexington	KY	40508-1075	1,004,800	46,800	1,051,600	

Loc ID	Address	City	State	Post Code	Values		Changes
					Real Property	Uninsured Value	
Ins Loc	Name						
149	Maintenance Building/Orar Community Center/Property in the Open	Lexington	KY	40508-1023	548,500	598,400	1,146,900
150	Community Center	Lexington	KY	40508-1481	5,102,800	232,000	5,334,800
151	Morton House	Lexington	KY	40508-1674	1,075,500	40,800	1,116,300
152	Bathroom Pavilion/Property in the Open	Lexington	KY	40502-2758	150,300	66,800	217,100
153	Community Center/Property in the Open	Lexington	KY	40517-3196	564,200	221,460	785,660
154	Concessions And Restroom	Lexington	KY	40504-3407	71,000	30,900	101,900
155	The Kitchen/Property in the Open	Lexington	KY	40507-1031	717,000	200,000	917,000
156	Community Center	Lexington	KY	40511	255,200	328,000	328,000
157	Community Center	Lexington	KY	40511	190,600	37,600	228,200
158	Maintenance Building/Property in the Open	Lexington	KY	40505	201,600	228,718	430,318
159	Boat House Restroom/Park Maintenance Office, Scout Headquarters/Property in the Open	Lexington	KY	40509-9423	470,200	198,600	668,800
160	Clubhouse/Maintenance Building And Restroom	Lexington	KY	40511-9083	1,785,700	345,000	2,130,700
161	Concessions/Property in the Open	Lexington	KY	40505-2714	158,000	161,729	319,729
162	Community Center	Lexington	KY	40502-1529	1,437,700	77,400	1,515,100
163	Property in The Open	Lexington	KY	40517-2336	0	290,814	290,814
164	Maintenance Building/Clubhouse	Lexington	KY	40509-1822	1,616,700	143,400	1,760,100
165	Property in The Open	Lexington	KY	40502-3548	0	94,600	94,600
166	Neighborhood Center	Lexington	KY	40508-3254	120,900	52,900	173,800
167	Community Center	Lexington	KY	40505-1676	243,900	46,300	290,200
168	Community Center/Property in the Open	Lexington	KY	40511-1576	245,900	231,000	476,900
169	Concessions And Restroom/Property in the Open	Lexington	KY	40505-1917	61,900	121,400	183,300
170	Pro Shop And Clubhouse	Lexington	KY	40517-1429	71,300	20,000	91,300
171	Property in The Open	Lexington	KY	40517-1509	0	68,400	68,400
172	Center/Concessions & Restroom	Lexington	KY	40511-2007	394,800	66,942	461,742
173	Community Center	Lexington	KY	40511-1111	212,600	53,800	266,400
174	Field Concessions And Restrooms/2 Field Concessions & Restrooms/Property in the Open	Lexington	KY	40513-9700	564,300	847,631	1,411,931
175	Rental House	Lexington	KY	40513-9700	140,500	0	140,500
176	Property in The Open	Lexington	KY	40507-1380	0	225,000	225,000
177	Swimming Pool/Pool House/Park Administration/Turf Operations Center/Pro Shop	Lexington	KY	40504-2709	2,246,700	223,800	2,470,500
178	Restroom Pavilion	Lexington	KY	40509-2354	120,700	46,400	167,100
179	House/ Nature Center/Prather House	Lexington	KY	40515-9536	2,808,100	32,500	2,840,600

Ins. Loc.	Loc ID	Address	City	St/Prv	Post Code	Values		Total Insured Value	Changes
						Real Property	Personal Property		
		Maintenance Building/Barn							
		Ruth Concession/Park Restroom/Cal Ripken Concessions/Miracle League Pavilion/Miracle League Ball Field/Tennis Building/Swimming Pool/Children's Pool/Pool House/Property in the Open	Lexington	KY	40503-3579	3,425,000	1,347,819	4,772,819	
180		Property in The Open	Lexington	KY	40508-2440	0	72,400	72,400	
181		Crab House/Cart Storage/Bathroom & Pro Shop/Swimming Pool/Children's Pool/Pool House/Maintenance Building	Lexington	KY	40517-2820	4,438,900	294,350	4,733,250	
182		Property in The Open	Lexington	KY	40507	0	485,000	485,000	
183		Community Center/Property in the Open	Lexington	KY	40504-1923	357,800	88,750	446,550	
184		(Upper)/Batting Cage (Upper)/Maintenance Building/Baseball Announcer & Storage/Concessions & Restroom (Lower)/Batting Cage (Lower) and Property in the Open/Shade Structure	Lexington	KY	40515-6350	799,695	657,469	1,457,164	
185		Addition	Lexington	KY	40511-2203	334,300	68,400	402,700	
186		Community Center	Lexington	KY	40504-2112	203,100	56,300	259,400	
187		Concessions And Restroom	Lexington	KY	40508	141,700	48,800	190,500	
188		Community Center	Lexington	KY	40502-1767	2,880,100	95,300	2,975,400	
189		Skateboard Park/Maintenance & Restroom Building/Swimming Pool/Children's Pool/Diving Pool/Woodland Aquatic Center	Lexington	KY	40503-1757	496,500	50,700	547,200	
190		South Base Maintenance/Concessions & Restroom	Lexington	KY	40503-1757	496,500	50,700	547,200	
191		Restrooms/Aquatic Center Filter/Swimming Pool/Children's Pool/Aquatic Center Pool/Park Property in the Open	Lexington	KY	40503-2116	3,284,100	575,557	3,859,657	
192		Nature Center	Lexington	KY	40504-1163	178,600	61,000	239,600	
193		Landscaping Building/Barn #4/Barn #3/ Barn #2	Lexington	KY	40511	2,051,700	185,200	2,236,900	
194		Rental House	Lexington	KY	40511-9101	182,200	0	182,200	
195		Shed Row Building/Maintenance/Old Dairy Barn #1	Lexington	KY	40511-9101	2,007,400	252,100	2,259,500	
196		Chaney Residence	Lexington	KY	40511-8970	280,100	0	280,100	
197		Horse Arena	Lexington	KY	40511-9100	2,513,500	55,000	2,568,500	
198		Old Extension Exposition Center	Lexington	KY	40511-9100	332,060	3,500	335,560	
199		Barn/House	Lexington	KY	40516-9710	573,600	0	573,600	
200		Property in The Open	Lexington	KY	40514-2401	0	68,400	68,400	
201		Property in The Open	Lexington	KY	40504-2336	0	58,000	58,000	
202		Property in The Open	Lexington	KY	40515-1217	0	61,400	61,400	
203		Front House/Back House	Lexington	KY	40509-4316	250,000	0	250,000	

LocID	Address	City	SU/Priv	Post Code	Values		Total Insurance Value	Changes
					Real Property	Personal Property		
204	Building Maintenance Office 1555 Old Frankfort Pike	Lexington	KY	40604-1123	1,770,500	280,700	2,051,200	
205	Office And Service Garage/Truck Wash	Lexington	KY	40510-9665	5,629,600	1,290,000	6,919,600	
206	Lyric Theatre 300 Elm Tree Lane	Lexington	KY	40508-1802	5,708,000	77,980	5,785,980	
207	Courthouse Garage 150 A North Limestone	Lexington	KY	40507-1151	11,131,500	0	11,131,500	
208	North Base Maintenance 1793 Liberty Road	Lexington	KY	40505-4205	1,171,500	159,800	1,331,300	
209	Phoenix Center 101 East Vine Street	Lexington	KY	40507-1459	11,706,000	755,000	12,461,000	
210	Rainbow House 1807 Dalton Court	Lexington	KY	40505-2772	307,700	4,500	306,200	
211	Solomon House 851 Toddis Road	Lexington	KY	40509-1419	287,200	0	287,200	
212	Downtown Art Center/Alfaifa Restaurant	Lexington	KY	40507-1493	6,087,800	0	6,087,800	
213	Arts Place 161 Mill Street	Lexington	KY	40507-1157	4,078,900	0	4,078,900	
214	Kentucky Theatre 216 East Main Street	Lexington	KY	40507-1310	4,237,800	15,000	4,252,800	
215	State Theatre 218 A East Main Street	Lexington	KY	40507-1310	1,505,800	0	1,505,800	
216	Hope Center 360 E Loudon Street	Lexington	KY	40508	3,109,650	0	3,109,650	
217	Childrens Museum 440 West Short Street	Lexington	KY	40507-1206	0	0	0	Delete 7/1/2017
218	Carnegie Literacy Center 251 West Second Street	Lexington	KY	40507-1135	6,436,400	146,000	6,582,400	
219	Windstream 151 North Martin Luther King	Lexington	KY	40507	0	393,804	393,804	
220	Wolf Run WWWS Tank 1104 Klirush Drive	Lexington	KY		6,400,000	0	6,400,000	
221	New Senior Citizens Center 195 Life Lane	Lexington	KY		9,944,506	307,951	10,252,457	Amended Bldg and PP Limits Eff 7/1/17
222	Isaac Murphy Memorial Garden/Trail	Lexington	KY		740,855	0	740,855	
223	Masterson Station Park Restrooms & Picnic Shelter, 4H Pavilion & So (Bldg 1A&1B); 4H Pole Barn (Bldg 1C); Lions Club Ticket Booth (Bldg 3A); LC Booth Annex (Bldg 3B) LC Storage Shed (Bld 3C); LC Ticket Booth (Bldg 4A); LC Office/House (Bldg 4B); LC Bathrooms (Bldg 5); LC Bldg/Kitchen/Pavilion (Bldg 2A/2B)	Lexington	KY	3051 Leestown Road	1,085,436	0	1,085,436	Values updated from \$1,572,405 to \$1,085,436 Eff 7/1/2017
224	Walnut Grove Pump Station	Lexington	KY	2415 Walnut Grove Lane	63,000	0	63,000	Added 7/1/2017
225	Blue Sky Pump Station	Lexington	KY	401 Blue Sky Pkwy	168,000	0	168,000	Added 7/1/2017
226	Cheapside Park Pavilion WC Utilities Complex-Pre-Engineered Steel Office/Storage - Leased Bldg #1	Lexington	KY	215 West Main	442,100	0	442,100	Added 7/1/2017
227	WC Utilities Complex Garage - Leased Building #2	Lexington	KY	951 Enterprise	0	489,000	489,000	Added 7/1/2017
228	Police Vehicle Storage	Lexington	KY	951 Enterprise	0	861,100	861,100	Added 7/1/2017
229	Wellington Park Shelter	Lexington	KY	2265 Frankfort Court	425,700	0	425,700	Added 7/1/2017
230	Red Mile Pump Station	Lexington	KY	565 Wellington Way	49,875	0	49,875	
231	Haley Pike Pump Station	Lexington	KY	1200 Red Mile Road	295,000	0	295,000	1294 Britbany Farm Inc Value 7/1/2017
232	Walnut Grove Pump Station	Lexington	KY	4216 Hedger Lane	400,814	0	400,814	
233	Walnut Grove Pump Station	Lexington	KY	3280 Hatfield	80,000	0	80,000	

Updated Vehicle Values
 \$88,474,284
 Updated Traffic Control Equipment
 \$37,289,055
 Animals
 \$261,500
 Fine Arts
 \$5,000,000
 EDP Equipment
 \$19,347,949
 Rolling Stock/Contractors
 \$6,772,356
 Equipment

LocID	Address	City	St/Prv	Post Code	Real Property	Personal Property	Total Insured Value	Changes
							859,385,082	

PROPERTY DEFINITIONS

Actual Cash Value: This valuation method pays for the cost to repair or replace damaged property with like kind and quality, less reasonable deductions for wear and tear, deterioration, and economic obsolescence.

Agreed Value: This coverage is used to remove the coinsurance requirement for covered property. With it your company agrees that the amount of coverage purchased is adequate, and any coinsurance requirements are waived if the limit of insurance equals the agreed value.

Basic Cause of Loss: This coverage is used to provide protection for the following causes of loss: fire, lightning, explosion, windstorm, hail, smoke (except from agricultural smudging or industrial operations), aircraft, vehicles, riot, civil commotion, vandalism, sprinkler leakage, sinkhole collapse, and volcanic action.

Broad Cause of Loss: This coverage is used to provide protection for the following causes of loss: fire, lightning, explosion, windstorm, hail, smoke (except from agricultural smudging or industrial operations), aircraft or vehicles, riot, civil commotion, vandalism, sprinkler leakage, sinkhole collapse, volcanic action, breakage of glass, falling objects, weight of snow, ice or sleet (except for damage to gutters, downspouts or personal property outside of buildings), and limited water damage.

Business Income: This coverage is used to insure against loss of income that you experience because of a suspension of your business when insured property has been damaged by a "covered" peril. If indicated on the proposal, it may also include additional expenses needed to continue business. Refer to the specific Business Income form for any set "period of restoration" limitations.

Coinsurance: A policy may contain a coinsurance clause requiring that the limit of coverage be a minimum percentage (usually 80%) of the insurable value of your property. If the amount of insurance carried is less than what is required by this clause, any claim payment may be reduced by the same percentage as the deficiency. For example, covered property worth \$100,000 may require a minimum of 80%, or \$80,000, of coverage for compliance with the policy's coinsurance requirement. If only \$60,000 of coverage is carried (25% less than the required \$80,000), then any loss payment would be reduced by 25%.

Earthquake: This coverage is used to provide protection for loss due to earth movement including earthquake shocks and volcanic eruption.

Flood: This coverage is used to provide coverage against loss due to water damage arising from flooding, surface water, tides, tidal waves, and the overflow of any body of water.

Functional Replacement Cost: This valuation method is used in situations where replacing damaged or destroyed property is impractical, impossible, or unnecessary. It affords you the ability to substitute property which is substantially different in value or cost from the original property. Consequently, you are allowed to carry policy limits lower than what would normally be required.

Guaranteed Replacement Cost: When added to your policy, this endorsement guarantees to repair or rebuild a covered building even if the reconstruction costs are greater than the amount of coverage specified for that building.

Replacement Cost: This valuation method pays for the cost to repair or replace damaged items with like kind and quality without deduction for depreciation. This is important since you could face a substantial loss if you must replace property at today's prices but receive only the depreciated value of the property that was destroyed.

Special Cause of Loss: This coverage will protect covered property against direct physical loss arising from any cause not specifically "excluded". Example of exclusions are **flood, earthquake**, rust, corrosion, fungi, mold, damage to property being worked on, artificially generated electrical currents, damage by rain, snow, or sleet to property in the open. Refer to the special cause of loss form for additional exclusions.

Vacancy: All property policies include a condition that limits or reduces coverage when a building is **vacant** or considered vacant as defined by the insurance policy. For certain causes of loss, coverage is completely eliminated. The policy can include wording that defines a building as considered **vacant** beyond a certain period of time or a certain percentage of the square footage of the building is not used to conduct customary operations. In most cases, policies or coverage forms that apply to commercial property require additional premium and endorsement in order for insurance coverage to continue during a period of **vacancy**.

RETAINED LIMIT LIABILITY INSURANCE

Named Insured: **Lexington-Fayette Urban County Government**
 Carrier Name: **American Alternative Insurance Corporation (Munich Re)**
 A.M. Best Rating: **A+: XV as of October 19, 2016**

LIMITS OF INSURANCE:

Line of Business	Specific Limit	Annual Aggregate	Underlying Retention	Coverage Trigger
Auto Liability	\$5,000,000	N/A	\$2,000,000	Accident
General Liability Law Enforcement Sexual Abuse Employee Benefits	\$5,000,000	\$5,000,000	\$2,000,000	Occurrence
Wrongful Acts Liability Employment Practices Liability Sexual Harassment Liability	\$5,000,000	\$5,000,000	\$2,000,000	Occurrence
Miscellaneous Professional Liability	\$5,000,000	\$5,000,000	\$2,000,000	Occurrence

LIMITS STRUCTURE:

Separate limits applicable to General Liability (including Law Enforcement, Sexual Abuse and Employee Benefits Liability); Wrongful Acts (including Public Officials Liability, Employment Practices Liability, Sexual Harassment); Miscellaneous Professional Liability; Auto Liability

NOTE:

- Defense Cost Inside the Limit
- Defense Cost Inside the Retention
- Miscellaneous Professional Liability for staff architects, engineers and attorneys (other than those employed by the District Attorney's office). Professional services beyond the scope of the professionals' employment for the Insured to be excluded.
- Annual Aggregate Limits apply separately to each of General Liability and Wrongful Acts and Miscellaneous Professional Liability
- The Law Enforcement Liability, Sexual Abuse, and Employee Benefits Liability Annual Aggregate Limits are part of and not in addition to the General Liability Annual Aggregate Limit
- The Annual Aggregate Limit for Employment Practices Liability, and Sexual Harassment are part of and not in addition to the Wrongful Acts Annual Aggregate Limit

CLAIMS ADMINISTRATION: Risk Management Service Company has been agreed to as the Claims Administrator, no changes should be made without prior written approval of the Insurer prior to the implementation of any such changes.

ENDORSEMENTS:

RL 1000 CDEC Common Policy Declaration
RL 1000 LDEC Liability Coverage Parts Declarations
RL 1000 PC Policy Conditions
RL 1000 LC Liability Conditions Definitions and Exclusions
RL 1000 GLOC General Liability Coverage Part - Occurrence
RL 1000 AU Automobile Liability Coverage Part
RL 1000 WROC Wrongful Acts Liability Coverage Part - Occurrence
RL 1000 MPOC Misc Professional Liability Coverage Part - Occurrence
RL 2015 Law Enforcement Endorsement
RL 2017 Liquor Liability Amendment
RL 2026 Trampoline Exclusion Amendment
RL 2030 Employee Benefits Liability (General Liability Occurrence)
RL 2032A Policy Changes - Notice of Cancellation (90 Days)
RL 2032B Policy Changes - Amend Definition of Personal Injury
RL 2032C Policy Changes - Amend Definition of Insured Contract (h.(1), does not apply to the insured's contractual agreement - CSX679498
RL 2046 Punitive or Exemplary Damages Amendment
RL 2049 Pesticide or Herbicide Application Coverage
RL 2065 Additional Insured - Managers or Lessors or Premises
RL 2067 Minimum Premium
RL 2070 Watercraft
RL 2097 Sexual Abuse General Liability (Occurrence)
RL 2100 Amendment of Definition of Insured
RL 2130 Waiver of Subrogation
RL VLTERR 01 Cap On Losses Certified Acts of Terrorism
RL 2034 Mold/Fungal Pathogens Exclusion

AVIATION

Named Insured: **Lexington Fayette Urban County Government**

Carrier Name: **Old Republic Insurance Company**

A.M. Best Rating: **A+: XII as of April 13, 2017**

Regular Location of Aircraft:

The aircraft are regularly based and hangared at the following location:
Blue Grass Airport, Lexington, KY

Purpose of Use: Law Enforcement

Aircraft Description:

FAA #	Make & Model	Total Seats Including Crew	Insured Value (Hull Coverage)	Deductibles Not in Motion	Deductibles In Motion
N911LP	Bell OH-58	4	\$375,000	\$0	1.0% of value
N912LP	Bell OH-58	4	\$377,500	\$0	1.0% of value

Extra Equipment (not included in Hull Value)

Type	Value
FLIR	\$350,000
SX30 Nightsun	\$ 80,000
Mobile Data	\$ 17,000
Com	
Techisonic	\$ 44,000
Radio	
Tait Radio	\$ 2,500
Video Recorder	\$ 5,000
Police Radio	\$ 2,500

Extra Equipment Deductibles:

While on the Aircraft: \$2,500
While NOT on the Aircraft: \$1,000
These deductibles are separate from the aircraft hull deductibles.

Limits of Liability:

Single Limit Bodily Injury, Including
Passengers and Property Damage \$20,000,000 Each Occurrence

Expenses for Medical Services \$ 10,000 Each Person
\$ 40,000 Each Occurrence

Included Coverages:

Medical Payments Owned/Nonowned Aircraft- each passenger including crew \$ 10,000
Non-Owned Aircraft Liability each occurrence 7 seats (See AV431) \$ 20,000,000

Products for Sale of Aircraft, Parts and Maintenance (See AV431)	\$ 20,000,000
Property Damage to Non-Owned Aircraft- 7 seats- Deductible- NIL (See AV431)	\$ 100,000
Aircraft Personal Injury Liability (including premises) any one offense/aggregate	\$ 1,000,000
Guest Voluntary Settlement- Owned Aircraft- each passenger, including crew	\$ 250,000
Spares- each occurrence (See AV431)	\$ 150,000
Damage to non-owned Hangars- each occurrence (See AV431)	\$ 100,000
Emergency Foaming- see occurrence (See AV431)	\$ 500,000
Emergency Landing (See AV431)	\$ 500,000
Search and Rescue- each occurrence (See AV431)	\$ 500,000
Extra Expense for Temporary Replacement Parts (See AV431)	\$ 50,000
Baggage/Personal Effect- each passenger including crew- (See AV431)	\$ 10,000
Unearned Premium Insurance	

Emergency Landing: If the aircraft is forced to land away from an airport due to an emergency, the insurance company will reimburse reasonable expenses (up to the insured value of the aircraft) to have the aircraft transported to the nearest airport, even if there is no physical damage to the aircraft.

Automatic Insurance for Newly Acquired Aircraft (See AV431) - Max Value \$375,000.

No Claims Bonus (AV431) If there are no claims made under coverage F and if the policy is renewed with the company, an amount equal to 10% of the earned premium under coverage F will be returned to the insured.

Pilots:

Any Pilot approved by the Chief Pilot provided that they are properly certificated, rated and qualified under the current FAA regulations which apply to the operation of the aircraft.

Territory:

Whilst the aircraft insured is in the United States of America (excluding Alaska), Canada or Mexico, or while the aircraft is being transported between ports within the territory.

Forms/Endorsements:

- AV48C War, Hi-Jacking and Other Perils Exclusion Clause
- 2000a Date Recognition Exclusion Clause Endorsement
- AV216 Extended Coverage - Dual Flight Instruction - Lunsford Air
- AV310 Helicopter Amendatory Endorsement
- AV337 Territorial Exclusion Endorsement
- AV410 Premises Liability
- AV421 Passenger Voluntary Settlement Endorsement
- AV431 Limited Enhanced Coverage Endorsement
- AV439 Aircraft Personal Injury Liability Endorsement
- AV460 Mechanical Breakdown- Clarification
- AV464 Aircraft Turbine Engine Endorsement
- AV512 Pilots Endorsements
- AV730 Purpose of Use Endorsement as Required by the Named Insured
- GFMEEX Mexico- Warning
- CTXGA Exclusion of Certified Acts of Terrorism
- PA313 Asbestos Exclusion Endorsement

EXCESS WORKERS' COMPENSATION

Named Insured: **Lexington Fayette Urban County Government**
Carrier Name: **Safety National Casualty Corporation**
A.M. Best Rating: **A+: XIV as of August 19, 2016**

Contract Terms

Specific Excess Only

Liability Period	07/01/2017- 07/01/2018
Payroll Reporting Period	07/01/2017 - 07/01/2018
Payroll	\$196,485,950
Manual Premium	\$4,996,800
Standard Premium	\$4,996,800
Self-Insured Retention	\$1,000,000
Specific Limit	Statutory
Employers Liability Limit	\$2,000,000 per Occurrence
Premium Rate	\$0.2061 (Rate \$100 Payroll)
Deposit Premium	\$404,958
Minimum Premium	\$364,462
Pay Plan	Annual Payment
Audit Type	Voluntary

Coverage Summary

This coverage is used to comply with the Workers' Compensation Coverage required by your state law. Under this requirement, an employee can be compensated if they are injured while working for you, regardless of your negligence as an employer.

Endorsements

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

*Quote expires 1 day after Payroll Reporting Period effective date for each Quote Option

Code	Classification	Exposure
0106	Tree Pruning, Spraying, Repairing & Drivers	\$266,812
5191	Office Machine / Appl Installation, Inspection, Adjustment, or Repair	\$256,321
5506	Street or Road Construction: Paving or Repaving & Drivers	\$719,495
5509	Street and Road Construction	\$785,111
6306	Sewer Construction All Operations	\$364,602
7580	Sewage Disposal Plant Operation & Drivers	\$7,137,895
7610	Radio or Television Broadcasting Station - All Employees & Clerical, and Drivers	\$752,066
7710	Firefighters & Drivers	\$51,177,544
7720	Police Officers & Drivers	\$60,508,931
8380	Automobile Service or Repair Center & Drivers	\$2,586,021
8742	Salesperson, Collectors, or Messengers - Outside	\$2,647,653
8810	Clerical Office Employees NOC	\$33,709,131
8820	Attorney - All Employees & Clerical, Messengers, Drivers	\$1,409,019
8864	Social Service Organization - All Employees & Salesperson, Drivers	\$591,611
8869	Child Day Care Center - Professional Employees and Clerical, Salespersons	\$1,468,488
9015	Building - Operation by Owner or Lessee	\$3,437,323
9063	YMCA, YWCA, YMHA or YWHA Institution - All Employees & Clerical	0
9101	Library/Museum	\$64,066
9102	Parks NOC - All Employees & Drivers	\$10,347,496
9403	Garbage, Ashes or Refuse Collection & Drivers	\$9,612,271
9410	Municipal, Township, County or State Employee NOC	\$8,644,094
	Totals	\$196,485,950

NETWORK SECURITY ("CYBER") LIABILITY

Named Insured: Lexington-Fayette Urban Co Government
 Carrier Name: National Union Fire Insurance Company of Pittsburgh, PA
 A.M. Best Rating A:XV as of January 26, 2017

Limit of Liability - \$2,000,000

Coverage Section	Sublimit	Retention	Retroactive Date	Continuity Date
Media Content Insurance	\$2,000,000	\$100,000	07/01/2010	07/01/2014
Security and Privacy Liability	\$2,000,000	\$100,000	07/01/2010	07/01/2014
Regulatory Action Sublimit	\$2,000,000			
Network Interruption Insurance	\$2,000,000	\$100,000	Not Applicable	07/01/2014
Waiting Period	12 hours			
Event Management Insurance	\$250,000	\$25,000	Not Applicable	07/01/2014
Cyber Extortion Insurance	\$2,000,000	\$100,000	Not Applicable	07/01/2014

Coverage Summary

Each policy varies in the coverage provided, but most defend the organization and pay covered claims involving allegations of "breach of privacy"; "unauthorized access"; and "failure of IT security".

Notification Costs

An important additional insurance benefit is reimbursement to the organization for the costs to notify persons who are required to receive formal notice in the event of exposure of personal information. This is a requirement in most states.

Commonly Used Insuring Clauses

Network Security/Privacy; Media Content Liability; Cyber Extortion; Regulatory Liability; Extra Expense/Business Interruption; Remediation Expenses; Notification costs Reimbursement; Computer Restoration Expenses; and various other clauses, depending upon the insurer.

Claims Made Basis

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

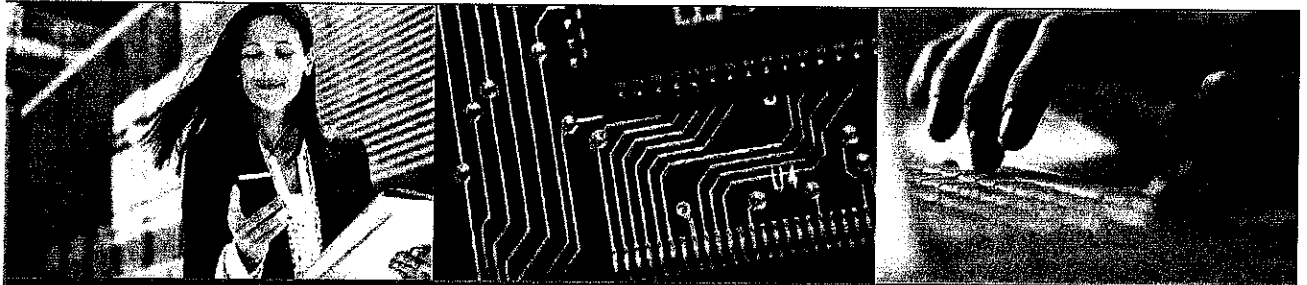
Endorsements

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

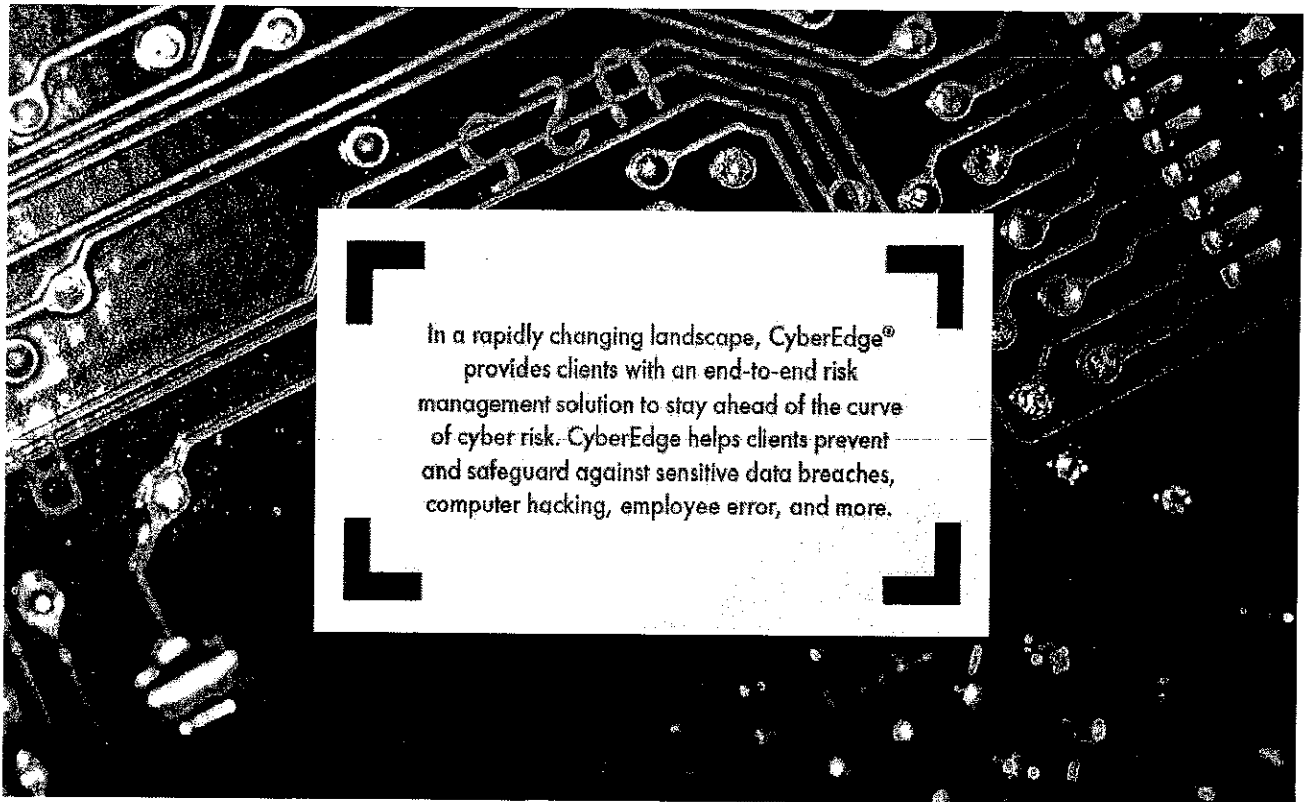
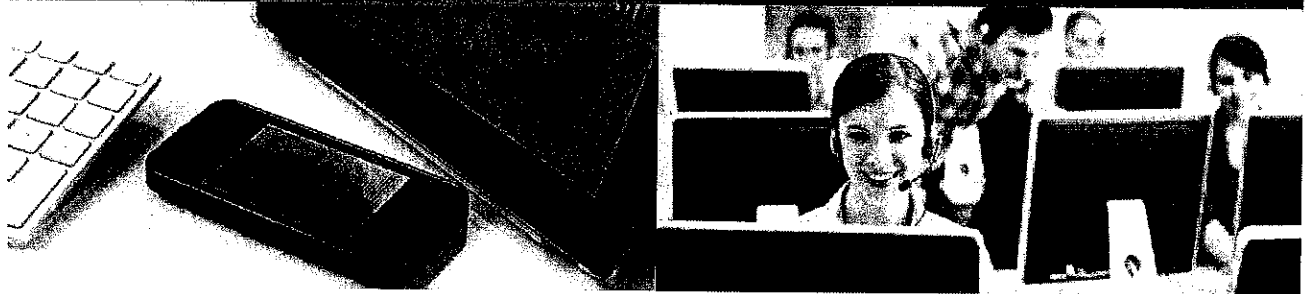
Coverage Form – Specialty Risk Protector 101013 (12/13)

Additional Conditions / Endorsements / Exclusions:

- Form # 101013 12/13 – SRP General Terms and Conditions
- Form # 101017 12/13 – Cyber Extortion Coverage Section
- Form # 101018 12/13 – Event Management Coverage Section
- Form # 101019 12/13 – Media Content Coverage Section (Claims Made)
- Form # 101021 12/13 – Network Interruption Coverage Section
- Form # 101024 12/13 – Security and Privacy Coverage Section
- Form # 125593 03/17 – Cyberedge Loss Prevention Services Endorsement
- Form # 115808 12/13 – Cyberedge Cyber Media Coverage Endorsement
- Form # 105567 05/10 – Criminal Reward Coverage Extension
- Form #121388 03/16 – Bitcoin Ransom Endorsement**
- Form # 117896 05/14 – Cyberterrorism Coverage Endorsement
- Form # 107376 11/10 – E-Discovery Consultant Services Coverage Endorsement
- Form # 117896 07/14 – Privacy Event Services Coverage Endorsement (Affected Person Limit)
\$1,000,000 Affected Persons with 100 Minimum Affected Persons
- Form #121825 08/16 – Outsource Provider Sublimit Amendatory Endorsement (IT Providers)**
IT Providers: \$1,000,000
Outsource Providers: \$1,000,000
- Form # 105565 05/10 – Retention Amendatory Endorsement
- Form # 118108 08/14 – Dispute Resolution Provision Amendatory Endorsement (60 Days Cooling Off)
- Form # 115987 12/13 – PCI-DSS Assessment Coverage Endorsement (Sublimit) \$250,000*
***Can be removed pending confirmation of compliance**
- Form # 103703 01/10 – Kentucky Amendatory Endorsement
- Form # 52145 08/12 – Kentucky Cancellation-Nonrenewal Amendatory Endorsement
- Form # 119679 09/15 – Economic Sanctions Endorsement
- Form # 78859 10/01 – Forms Index Endorsement


















**End-to-End Cyber Risk
Management Solutions from AIG**



In a rapidly changing landscape, CyberEdge® provides clients with an end-to-end risk management solution to stay ahead of the curve of cyber risk. CyberEdge helps clients prevent and safeguard against sensitive data breaches, computer hacking, employee error, and more.

End-to-End Risk Management Solution

From our innovative loss prevention tools to educate and potentially prevent a breach, to the services of our CyberEdge Breach Resolution Team if a breach does occur, insureds receive responsive guidance every step of the way.

Loss Prevention Services	Insurance Coverage	Breach Resolution Team
 Knowledge	 Third-Party Loss Resulting From a Security or Data Breach	 24/7 Guidance: 1-877-890-1259 Supported by IBM
 Training and Compliance Solutions Powered by RiskAnalytics	 Direct First-Party Costs of Responding to a Breach	 Legal and Forensics Services
 IT Security Assessment Services Powered by IBM	 Lost Income and Operating Expense Resulting From a Security or Data Breach	 Notification, Credit, and ID Monitoring
 Consultation	 Threats to Disclose Data or Attack a System to Extort Money	 Crisis Communication Experts
 Proactive Shunning Services Powered by RiskAnalytics	 Online Defamation and Copyright and Trademark Infringement	 Over 15 Years (Since 1999) Experience Handling Cyber-Related Claims

Tools for Tomorrow

The protection that CyberEdge provides is a valuable additional layer to the most powerful first line of defense against cyber threats—a company's own IT system. Constantly monitoring the cyber landscape, we keep insureds at the forefront of the industry as cyber risks continue to evolve. Our preventative tools provide our clients with the knowledge, training, security, and consultative solutions to help them stay ahead of the curve and our breach resolution team provides responsive guidance based on years of experience.

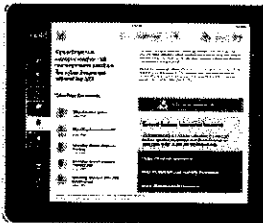
CyberEdge Mobile App for iPhone,[®] iPad,[®] and Android[™]

The CyberEdge Mobile App combines the latest cyber breach information, news, opinion, and risk analysis users want at their fingertips. With a sleek look and many features globalized, the app is the first-of-its-kind and is now available for the iPad,[®] iPhone,[®] and Android.[™]



Going Global

- Data Breach Threat Map displays breaches from around the world.
- Available in English, French, and Spanish.
- CyberEdge marketing documents, applications, and specimen policy language for many countries where coverage is available.



User Friendly

- Share, Tweet, or email content from pages in the app.
- Drop down news filter provides focused and relevant search results.
- Learn more about breach notification regulations in the state where the breach occurred right from the Data Breach Threat Map.

Infrastructure Vulnerability Scanning Powered by IBM

Our qualified clients receive infrastructure vulnerability scanning powered by IBM. IBM will leverage its robust Managed Security Services capability to conduct remote scanning for clients' web-facing external infrastructure, which will help to identify potential vulnerabilities that could be exploited by a remote hacker via the Internet.

In addition, the infrastructure vulnerability scanning service:

- Leverages advanced scanning capabilities to detect and prioritize hidden risks on public-facing and internal network infrastructure.
- Provides a detailed view of a company's vulnerability status so clients can better track, understand, and report on their security posture.
- Prioritizes vulnerabilities so clients reduce their overall threat exposure.
- Unique reporting capabilities to help speed vulnerability identification and remediation.



Key Components

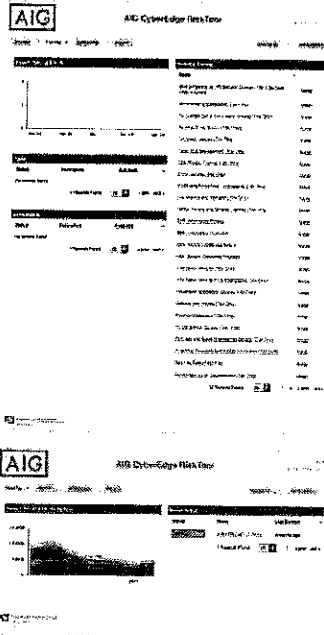
- Reports help demonstrate compliance with federal, state, and industry regulations.
- Automated assessment from either the external or internal perspective.
- IBM Security response improves accuracy of findings and reduces mitigation time.
- Consolidation of recommendations for improved security.

CyberEdge RiskTool!

CyberEdge RiskTool, our single, web-based platform, helps clients streamline the risk management process. The platform's content is highly customizable and can be tailored specifically to meet a number of risk management needs.

Risk management modules include:

- **Security:** Provides an interface where an IT department can manage a company's shunning technology, which blocks known cyber criminals from communicating with a company's network
- **Training:** Includes pre-populated training content and tests with an online assignment engine to deploy employee training and awareness with the click of a mouse.
- **Compliance:** Comes pre-loaded with security policy templates that can be accepted or modified to fit each company's needs. Existing policies can also be uploaded and tasked to employees or third-party vendors to confirm receipt and acceptance.



Proactive Shunning Service Powered by RiskAnalytics

RiskAnalytics provides qualified clients with leading edge intelligence that isolates and shuns bad IP addresses, preventing them from entering and exiting a company's network. With millions of known "bad" actors constantly updated on the current shun list, RiskAnalytics' technology identifies and blocks the largest sources for malware, crimeware, and fraud.

RiskAnalytics will provide qualified insureds with the most appropriate cloud services and/or appliance that best fits an insured's needs and network speeds.



As an example of the AutoShun hardware device.

Responsive Guidance When Needed Most

The CyberEdge Breach Resolution Team is ready to assist insureds as soon as they suspect a potential network breach. If a breach is suspected to occur, insureds will be connected with our CyberEdge Breach Resolution Team with over 15 years' worth of experience in handling cyber-specific claims. Insureds have access to an IBM supported hotline for IT professionals to consult on identifying key indicators of a breach. Backed by the strength of our extensive vendor network, the CyberEdge Breach Resolution Team provides the additional layer of support an IT department needs to face a cyber attack.

The CyberEdge Breach Resolution Team Provides:

Rapid Support When Needed the Most

- Our team has local presence supported by global resources.
- This structure allows our experts to manage unfolding events and quickly respond to inquiries.
- Claims specialists have the authority to promptly make decisions and rapidly assist clients who may have just faced a breach.

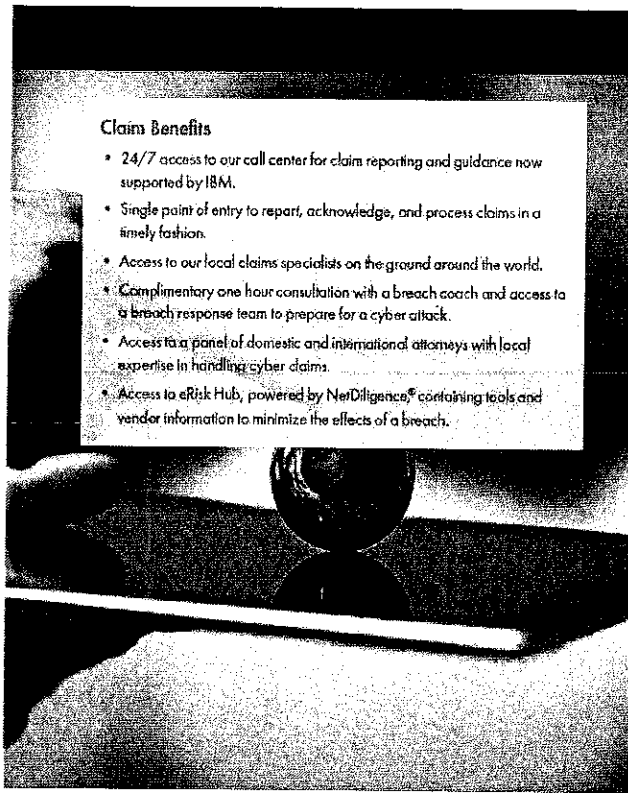
Long-Established Expert Vendor Network

- IBM and our expert network of legal firms, forensic investigators, public relations firms, and more offer immediate support for our insureds facing a cyber attack, anytime and anywhere.
- When a breach event occurs, time is of the essence. Having a response plan in place with access to third-party resources will help you efficiently and cost-effectively respond to and recover from a breach.

Unprecedented Claims Handling Experience

- Since introducing cyber liability insurance in 1999, we have helped thousands of companies and more than twenty million individuals respond to a cyber attack.
- The breadth of our claims inventory means that we are uniquely positioned to identify and anticipate claim trends and settlement values.
- On average, our claims specialists have more than seven years of industry experience handling the most complex first-party and third-party cyber claims.

Need to Report a Breach?
Call our CyberEdge
Breach Resolution Team at
1-877-890-1259



Claim Benefits

- 24/7 access to our call center for claim reporting and guidance now supported by IBM.
- Single point of entry to report, acknowledge, and process claims in a timely fashion.
- Access to our local claims specialists on the ground around the world.
- Complimentary one hour consultation with a breach coach and access to a breach response team to prepare for a cyber attack.
- Access to a panel of domestic and international attorneys with local expertise in handling cyber claims.
- Access to eRisk Hub, powered by NetDiligence, containing tools and vendor information to minimize the effects of a breach.

Key Coverage Advantages

Security and privacy liability insurance covers third-party claims arising from a failure of the insured's network security or a failure to protect data. Insurance also responds to regulatory actions in connection with a security failure, privacy breach, or the failure to disclose a security failure or privacy breach.

Event management insurance responds to a security failure or privacy breach by paying costs of notifications, public relations, and other services to assist in managing and mitigating a cyber incident. Forensic investigations, legal consultations, and identity monitoring costs for victims of a breach are all included.

Network business interruption responds to a material interruption of an insured's business operations caused by a network security failure by reimbursing for resulting lost income and operating expenses.

Cyber extortion insurance responds to the threat of intentional security attacks against a company by an outsider attempting to extort money, securities, or other valuables. This includes monies paid to end the threat and the cost of an investigation to determine the cause of the threat.

Cyber media insurance addresses the liability faced by companies that distribute media content via their website. Coverage provided for numerous perils including copyright infringement, trademark infringement, defamation, and invasion of privacy.



Cyber Risk Travels the World

Through our global service platform Passport, powered by AIG Multinational, clients are provided an efficient and seamless way to stay ahead of the curve of cyber risk. Add the expertise of our local teams who have the know-how in the places where you do business. Count on the CyberEdge Breach Resolution Team for responsive guidance and assistance services that follow the sun. Our end-to-end risk management solution knows no borders.

Better, Faster, and More Efficient Global Protection

Passport is a simple, effective means to far-reaching global advantages, including:

- Coverage that is admitted locally and in sync with local laws, regulatory requirements, language, and customs.
- Access to local experts in underwriting, claims, and litigation management.
- Easy to understand coverage, coordinated worldwide.

A Less Complex Way to Address Global Cyber Security Exposure

- Passport makes securing the necessary protection against cyber risk around the world as simple as possible.
- A client receives one proposal detailing the terms of its global cyber program, including the worldwide policy and any requested locally admitted policies.
- The outlined coverage is accepted and it is done.
- Appropriate local policies are issued through our local offices around the world. Local policies are crafted in accordance with local regulations, industry practices, and exposures.¹

¹ Limits are subject to capacity management, certain countries may limit the availability of either a single aggregate or a separate world limit.

Did You Know?

Local laws and regulations sometimes:

- Require that a cyber policy be issued by a locally licensed carrier.
- Prohibit a local operation from having its parent company's policy pay claims directly into that country.
- May not be effectively addressed, or even considered, in the wording of a global policy.

Passport for CyberEdge Destinations

- Austria
- Australia
- Bahrain
- Belgium
- Brazil
- Bulgaria
- Canada
- Chile
- Colombia
- Cyprus
- Czech Republic
- Denmark
- Ecuador
- Finland
- France
- Germany
- Greece
- Hong Kong
- Hungary
- Ireland
- Israel
- Italy
- Japan
- Kuwait
- Lebanon
- Luxembourg
- Malaysia
- Mexico
- Netherlands
- New Zealand
- Norway
- Oman
- Panama
- Philippines
- Poland
- Portugal
- Puerto Rico
- Qatar
- Romania
- Russia
- Singapore
- Slovakia
- Spain
- South Africa
- South Korea
- Sweden
- Switzerland
- Taiwan
- Turkey
- UAE
- United Kingdom
- United States
- Uruguay

New destinations are added constantly, so please check with a Passport representative for more information.

*Special handling and additional premiums required for Brazil.

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American International Group, Inc. (AIG) is a leading international insurance organization serving customers in more than 130 countries. AIG companies serve commercial, institutional, and individual customers through one of the most extensive worldwide property-casualty networks of any insurer. In addition, AIG companies are leading providers of life insurance and retirement services in the United States. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange.

Additional information about AIG can be found at www.aig.com | YouTube: www.youtube.com/aig | Twitter: @AIG_InsurNews | LinkedIn: www.linkedin.com/company/aig

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01/14

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POLLUTION LEGAL LIABILITY

Named Insured: **Lexington-Fayette Urban Co Government**
 Carrier Name: **Illinois Union Insurance Company (Non-Admitted)**
 A.M. Best Rating **A++: XV as of June 22, 2016**

Coverage Form

- Claims Made Form**
 Landfill Retroactive Date: July 1, 2014
 All Other Retroactive Date: July 1, 2011

	Limit of Liability	Self-Insured Retention
Per Pollution Condition or Indoor Environmental Condition	\$1,000,000	\$75,000
Aggregate All Pollution Conditions or Indoor Environmental Condition	\$1,000,000	

Policy Form: PF-44887 (09/14) Premises Pollution Liability Insurance Policy

Additional Conditions / Endorsements / Exclusions:

PF-44967 (09/14) - Premium Earn-Out (Staggered - One Year - Acceleration)
 Endorsement - 25% Minimum Earned Premium

PF-44898 (09/14) Automatic Acquisition and Due Diligence (Fungi) Endorsement

- a. 60 days
- b. Additional premium schedule
 - i. Property Type: municipal buildings. A/P: \$250 (\$250 minimum)
 - ii. Property Type: vacant land/ green space. A/P: \$250 (\$250 minimum)

PF-44957 (09/14) Notice of Cancellation Amendatory (Generic Time Frame) Endorsement - 90 days NOC

PF-44968 (09/14) Prior Claims Exclusionary (Broad) Endorsement

PF-46063 (05/15) Public Entity Coverage Amend (Sewage Backup)

- a. Covered Operations Retro Date: 7/1/2011
- b. Per Operations Condition Sublimit of Liability: \$ TBD per policy occurrence limit
- c. Aggregate Operations Condition Sublimit of Liability: \$TBD per policy aggregate limit
- d. Per Operations Condition Self-Insured Retention: \$75,000
- e. Sewage Backup Sublimits of Liability - \$1,000,000 Per Backup Condition/Aggregate - subject to a \$100,000 Self-Insured Retention

PF-44913 (09/14) - Covered Locations Schedule Endorsement

Per LFUCG SOV 2017 - retroactive date 7/1/2011
 Hailey Pike Landfill - 4172/4253 Hedger Lane Lexington, KY - retroactive date 7/1/2014
 Old Frankfort Pike Landfill- 1625/1631 Old Frankfort Pike Lexington, KY - retroactive date 7/1/2014

Coverage Summary
 Coverage A - Pollution Conditions or Indoor Environmental Conditions Coverage (including Premises Pollution Condition Liability; Premises Indoor Environmental Condition Liability; Premises First-Party Claims)
 Coverage B - Transportation Coverage (including Transportation Liability; Transportation First-Party Claims)
 Coverage C - Non-Owned Disposal Site Coverage Non-Owned Disposal Sites Liability
Endorsements
(See policy for a complete list of coverage limitations and exclusions.)

PREMIUM SUMMARY

DESCRIPTION OF COVERAGE	EXPIRED PREMIUM	RENEWAL PREMIUM
Property	\$ 321,482.18	\$ 318,431.15
Retained Limit Liability	\$ 542,544.00	\$ 480,600.00
Excess Workers' Compensation	\$ 344,938.00	\$ 404,958.00
Aviation	\$ 29,162.00	\$ 28,962.00
Cyber Liability	\$ 28,684.00	\$ 28,563.00
Pollution Legal Liability	\$ 18,035.13	\$ 17,912.77
Total Premium	\$1,284,485.31	\$1,279,426.92

Notes:

1. All premiums include applicable taxes.
2. Commission percentage is 5% except on the Excess Workers' Compensation which is 3.5% and the Aviation which is 15% (PWM splits the Aviation commission with JSL Aviation). Commission is not paid on taxes or fees. The estimated commission for the premiums shown above for the renewal would be \$59,160.63. The dollar amount of the commission is based on actual earned premiums and may increase or decrease if there are endorsements or audits which are premium bearing.
3. Despite the following changes in exposures, the premium is flat:
 - Property values increased approximately 1% from \$851,975,222 to \$859,385,082
 - Number of vehicles increased approximately 5% from 1,704 to 1,783
 - Population increased approximately 3% from 310,797 to 318,449
 - Revenue increased from FY 2016 to FY 2017 approximately 4% \$511,952,000 to \$534,246,000
 - Total number of employees increased approximately 19% from 3,282 to 3,900
 - Number of Police Officers increased 7% from 561 to 601
 - Payroll increased approximately 20% from \$164,334,359 to \$196,485,950
4. Property policy form has been updated see attached summary of enhancements
5. In an effort to continue to support the meaningful Risk Management practices of LFUCG, Munich Re America, Inc. has allocated \$2,500 from their Risk Management Funds to apply to an approved Risk Management Proposal. LFUCG can submit their proposal to Munich Re for consideration. Once approved and performed by an outside vendor, Munich Re will make a direct payment to the vendor performing the service, or from Risk Management equipment purchased up to the allocated amount specified. In addition, Munich Re's loss control expert is willing to help with establishing and/or reviewing LFUCG's policies and procedures. Munich Re continues to offer free access to MyCommunityWorkplace.org for resources, training aids, and a sophisticated training management system.

Optional Quotes:

Pollution Legal Liability

- If Terrorism is desired there will be a 5% additional premium
- To increase the limit to \$2,000,000 would be an additional premium of \$7,928.66 for a Total Premium of \$25,841.43
- To increase the limit to \$5,000,000 would be an additional premium of \$21,527.39 for a Total Premium of \$39,440.16

Excess Liability

Please see attached with optional quote for the Commercial General Liability; Commercial Automobile Liability; Public Officials Liability; Law Enforcement Liability and Excess Liability from Safety National.



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AFM proVision 2017 Summary of Changes

Coverage or Clause	Description of Change	Section of Policy
proVision Form 4100		
Additional Coverages	<ul style="list-style-type: none"> Title changed from <i>Additional Property Damage Coverage</i> to <i>Additional Coverages</i> The coverages provided are not typically limited to just PD Provides enhanced contract certainty 	Additional Coverages
Brand Protection	<ul style="list-style-type: none"> This single grant of coverage replaces both <i>Brands & Labels</i> and <i>Control of Damaged Property</i> coverage. No change in coverage application Provides clear and concise language for enhanced contract certainty 	Additional Coverages
Communicable Disease – PD and BI	<ul style="list-style-type: none"> Formerly only available to healthcare clients or on an exception basis Now included in the proVision Form 4100 for all clients Coverage trigger is expanded and includes decision by an “Officer of the Insured” Coverage applies subject to a waiting period qualifier, annual aggregate limit and 12 month period of liability. 	Additional Coverages
Data, Programs or Software	<ul style="list-style-type: none"> Coverage expanded to apply Worldwide except State prohibited countries Exclusion for programming or machine instructions amended for enhanced contract certainty Coverage applies subject to a waiting period qualifier 	Additional Coverages
Demolition and Increased Cost of Construction	<ul style="list-style-type: none"> The proVision 4100 is expanded to include downzoning and rezoning Previously only provided in the CO and RE endorsements Now available to all clients and removed from the CO and RE endorsements 	Additional Coverages



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Coverage or Clause	Description of Change	Section of Policy
Fine Arts and Valuable Papers & Records	<ul style="list-style-type: none"> This single grant of coverage replaces both Fine Arts and Valuable Papers & Records A definition for irreplaceable property is added to the DEFINITIONS section of the policy along with an inner limit. Provides clear and concise language for enhanced contract certainty. 	Additional Coverages
Off Premises Data Services – PD & BI	<ul style="list-style-type: none"> Coverage for voice, data and video services is now removed from OPSI and provided under this new grant of coverage Coverage is expanded to apply Worldwide except in State prohibited countries The exclusion for loss or damage to satellites is deleted to provide broader coverage Coverage applies subject to a waiting period qualifier 	Additional Coverages
Off Premises Service Interruption – PD & BI	<ul style="list-style-type: none"> Coverage applies subject to a waiting period qualifier 	Additional Coverages
Unnamed Property	<ul style="list-style-type: none"> Title changed from Unnamed Location to Unnamed Property consistent with the scope of coverage 	Additional Coverages
	BUSINESS INTERRUPTION	
Extra Expense	<ul style="list-style-type: none"> A coverage provision is added to apply a Period of Liability for EE the same as the applicable period for either GE or GP as chosen using the BI Select option 	Business Interruption Coverage
BI Select	<ul style="list-style-type: none"> Coverage title changed from Insured Option to BI Select This is an AFM trademarked coverage title 	Business Interruption Coverage
Period of Liability	<ul style="list-style-type: none"> Enhanced to include the time required to retrain employees to use new machinery or equipment which replaced same due to insured physical loss or damage 	Period of Liability
Crisis Management	<ul style="list-style-type: none"> Coverage is expanded to include death or bodily injury caused by a workplace accident 	Business Interruption Coverage Extensions



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Coverage or Clause	Description of Change	Section of Policy
	LOSS ADJUSTMENT & SETTLEMENT	
Valuation	<ul style="list-style-type: none"> The "property for sale" valuation was moved to item 1 so that adjustment would be based on the lesser of repair, replace or selling price Provides enhanced contract certainty 	Loss Adjustment & Settlement
Contingent Real Property	<ul style="list-style-type: none"> A coverage option is now available to provide DIC, DID and DIL coverage for clients when primary coverage is provided by their lessee This coverage does not include insolvency of the primary insurance Existing clients with the 04/15 version of these endorsements that include insolvency may continue to choose that option during a transition period New clients or requests for changes/increased coverage for existing clients shall be moved to the new endorsement 	CO and RE Endorsement
Spoilage	<ul style="list-style-type: none"> Coverage title changed from Change of Temperature to Spoilage in the HC and RT endorsements Distinguishes it from the coverage in the core form for enhanced contract certainty 	HC and RT Endorsement
Definitions	<ul style="list-style-type: none"> Definitions were added for communicable disease; off-premises data processing or data transmission services; and workplace accident in addition to irreplaceable 	Definitions

OPTIONAL EXCESS LIABILITY QUOTATION

Forms/Endorsements / Exclusions (Continued)

Co-Employee Exclusion Deleted SNGL 012
Exclusion - Failure to Supply CG 22 50
Exclusion - Injury to Volunteer Firefighters CG 22 56
Deletion of Premium Audit Condition SNGL 053
Designated Additional Insured (Broad Form) SNGL 022
Governmental Subdivisions Endorsement CG 24 09
Exclusion - Access or Disclosure of Confidential or Personal Information and Data-Related Liability CG 21 07
Exclusion Coverage C - Medical Payments CG 21 35
Self-Insured Retention Endorsement SNGL 024
TRIA Policyholder Disclosure Notice

COMMERCIAL AUTOMOBILE

Named Insured: **Lexington-Fayette Urban County Government**
 Carrier Name: **Safety National Casualty Corporation**
 AM Best Rating: **A+: XIV as of August 19, 2016**

Coverage Description

Symbol	Liability -	
1	Bodily Injury and Property Damage	\$2,000,000
2	Uninsured Motorists	Excluded
2	Underinsured Motorists	Excluded
5	Medical Payments - Each Person	Excluded
5	PIP or Equivalent No-Fault (\$ Deductible)	Statutory Minimum
	Physical Damage Coverage (see attached automobile schedule)	Excluded

Includes: *(those coverages with a checkmark)*

- Non-Owned Auto Liability
- Hired Auto Liability

Retention - \$1,500,000 Auto Liability – Any One Accident

Forms/Endorsements/Exclusions:

Commercial Auto Coverage Form CA 00 01
 Self-Insured Retention Endorsement SNCA 022
 Public Entity Endorsement SNCA 029
 Broad Form Named Insured SNIL 038
 Unintentional Failure to Disclose Material SNCA 028
 Unintentional Failure to Provide Notice of Accident or Loss SNCA 030
 Exclusion of Federal Employees Using Autos in Government Business CA 04 42
 Audio, Visual, & Data Electronic Equipment Coverage – Fire, Police & Emergency Vehicles CA 20 02
 Emergency Services – Volunteer Firefighters' and Workers' Injuries Excluded CA 20 30
 Silica Exclusion CA 23 94
 Amphibious Vehicles CA 23 97
 Public Transportation Autos CA 24 02
 Hired Autos Specified as Covered Autos you Own CA 99 16
 Covered Autos Designation – Symbol 10 CA 99 54
 Waiver of Premium Audit Condition Manuscript
 Nuclear Energy Liability Exclusion IL 00 21
 UM/UIM, PIP, and/or Med Pay Coverage rejection forms

Coverage Summary

This policy can provide a combination of liability protection and physical damage coverage for loss due to damage to vehicles owned, maintained, or used by you. Additional coverages such as medical payments and uninsured motorist protection can be purchased to "customize" the policy to fit your business.

Symbols

- | | |
|---------------------------------------|--|
| 1 - Any auto | 6 - Owned autos subject to compulsory UM |
| 2 - Owned autos only | 7 - Specific described autos |
| 3 - Owned PPT only | 8 - Hired autos only |
| 4 - Owned autos other than PPT | 9 - Non-owned only to "No Fault" |
| 5 - Owned autos subject to "No Fault" | |

Endorsements

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

PUBLIC OFFICIALS & EMPLOYMENT PRACTICES LIABILITY

Named Insured: **Lexington-Fayette Urban County Government**
Carrier Name: **Safety Specialty Insurance Company (Non-Admitted)**
A.M. Best Rating: **A+: XIV as of August 19, 2016**

Coverage Description	Limit
Each Wrongful Act	\$2,000,000
Annual Aggregate Limit	\$2,000,000
Retention	Amount
Each Wrongful Act (including LAE)	\$1,500,000

Policy Form: POEPOF 0416 - Occurrence Form

Coverage Retention Form IL SIR 0416

Coverage Summary

This coverage agreement provides protection against claims resulting from alleged breach of duty, negligence, error or omission while acting in their capacities

Endorsements

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

LAW ENFORCEMENT LIABILITY

Named Insured: Lexington-Fayette Urban County Government
Carrier Name: Safety Specialty Insurance Company (Non-Admitted)
A.M. Best Rating: A+: XIV as of August 19, 2016

Coverage Form: LEL Coverage Form (LELPOF 0416) – Occurrence Form

Coverage Description	Limit
Annual Aggregate	\$2,000,000
Each Occurrence	\$2,000,000
Retention – Each Occurrence (including LAE)	\$1,500,000

Coverage Retention Form ILSIR 0416

EXCESS LIABILITY

Named Insured: Lexington-Fayette Urban County Government

Carrier Name: Safety National Casualty Corporation

A.M. Best Rating: A+: XIV as of August 19, 2016

<u>Coverage</u>	<u>Limits</u>
Each Occurrence Limit (Other than Products/Completed Operations)	\$8,000,000
General Aggregate Limit	\$8,000,000

Commercial Excess Coverage For CX 00 01

Terms / Conditions / Endorsements

In addition to all exclusions in the underlying insurance, the following will also be excluded:

Terrorism CX 21 33
Failure to Supply Manuscript

Underlying Insurance

General Liability

Each Occurrence	General Aggregate	Products/Completed Operations
\$2,000,000	\$4,000,000	\$4,000,000

Automobile Liability

Liability Limit
\$2,000,000

Employers Liability

Each Accident	Disease- Policy Limit	Disease - Each Employee
\$2,000,000	\$2,000,000	\$2,000,000

Public Officials Liability

Each Occurrence	Aggregate
\$2,000,000	\$2,000,000

Law Enforcement Liability

Each Occurrence	Aggregate
\$2,000,000	\$2,000,000

Coverage Summary

Excess Liability Insurance protecting against claims in excess of the limits of other primary policies.

Endorsements

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

PREMIUM SUMMARY – OPTIONAL QUOTE

DESCRIPTION OF COVERAGE	SAFETY NATIONAL PREMIUM
Commercial General Liability	\$81,705.00
Commercial Automobile Liability	\$182,465.00
Public Officials Liability	\$84,865.52
Law Enforcement Liability	\$49,165.15
Excess Liability	\$89,773.00
Total Premium	\$487,973.67

Notes:

All premiums include applicable taxes. Commission percentage on above is 5% which is estimated at \$23,800.55. If this option is selected the total estimated commission for all lines of coverage would be \$59,160.63. The commission rate does not apply to taxes or fees. The dollar amount of the commission is based on actual earned premiums and may increase or decrease if there are endorsements or audits which are premium bearing.

General Contingencies and Comments:

All Safety National Clients have access to MAP, on-line Safety and Risk Control resource.

Premiums quoted are based on all coverages offered must be written by Safety National Casualty Company or Safety Specialty Insurance Company. This quote cannot be bound unless the 2017 Safety National Excess Workers' Compensation is also bound.

Safety National must approve the Claims Administration for each line of business prior to binding.

Liability policies quoted above are not subject to audit.

This proposal includes a two-year rate commitment for the policy period of 7/1/2017 to 7/1/2019 and is subject to the conditions outlined below.

Rate Commitment & Conditions:

If the below conditions are all met, Safety National agrees that there will be no increase in the Retention premium rate per payroll/exposure for the 2018 Policy Period over the rates that had been applied to the 2017 Policy Period,

1. The Retentions and Limits for the 2018 Policy Period will remain the same as expiring per the 2017 Policy Period bound with Safety National.

2. The treatment of Allocated Loss Adjustment Expense with respect to the Retentions and Limits for the 2018 Policy Period must remain the same as expiring per the 2017 Policy Period bound with Safety National.
3. No certified "act of terrorism", as defined under the Terrorism Risk Insurance Act of 2002 or any subsequent acts, amendments, or reauthorizations thereto ("TRIA"), occurs during the 2017 or 2018 Policy Periods.
4. No significant change in exposure as applicable to the type of policy with "significant" being understood to mean a +/- 15% change in exposure for the 2018 Policy Period over that in place for the immediately preceding Policy Period bound with Safety National.
5. No material adverse change in the financial condition of the Insured throughout the 2017 or 2018 Policy Periods with material being determined by Safety National.
6. No individual incurred loss during the 2017 Policy Period for any of the Policies to exceed 50% of that Policy's applicable Retention amount with all such losses to be values as of 04/30/2018 (excluding the 12/08/2012 MVA).
7. All prior year documents requiring signatures must be executed 60 days before the next renewal.

The parties understand and agree that, if all the above stated conditions are not met as applicable to a particular Policy Period renewal, the Retention premium rate per payroll/exposure for the 2018 Policy Period shall not be subject to any limitation nor guarantee with respect to rate increases.

GUIDE TO BEST'S FINANCIAL STRENGTH 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. The rating is based on a comprehensive quantitative and qualitative evaluation of a company's balance sheet strength, operating performance and business profile.

Financial Strength Ratings

	Rating	Descriptor	Definition
Secure	A++, A+	Superior	Assigned to companies that have, in our opinion, a superior ability to meet their ongoing insurance obligations.
	A, A-	Excellent	Assigned to companies that have, in our opinion, an excellent ability to meet their ongoing insurance obligations.
	B++, B+	Good	Assigned to companies that have, in our opinion, a good ability to meet their ongoing insurance obligations.
Vulnerable	B, B-	Fair	Assigned to companies that have, in our opinion, a fair ability to meet their ongoing insurance obligations. Financial strength is vulnerable to adverse changes in underwriting and economic conditions.
	C++, C+	Marginal	Assigned to companies that have, in our opinion, a marginal ability to meet their ongoing insurance obligations. Financial strength is vulnerable to adverse changes in underwriting and economic conditions.
	C, C-	Weak	Assigned to companies that have, in our opinion, a weak ability to meet their ongoing insurance obligations. Financial strength is very vulnerable to adverse changes in underwriting and economic conditions.
	D	Poor	Assigned to companies that have, in our opinion, a poor ability to meet their ongoing insurance obligations. Financial strength is extremely vulnerable to adverse changes in underwriting and economic conditions.
	E	Under Regulatory Supervision	Assigned to companies (and possibly their subsidiaries/affiliates) placed under a significant form of regulatory supervision, control or restraint - including cease and desist orders, conservatorship or rehabilitation, but not liquidation - that prevents conduct of normal, ongoing insurance operations.
	F	In Liquidation	Assigned to companies placed in liquidation by a court of law or by a forced liquidation.
	S	Suspended	Assigned to rated companies when sudden and significant events affect their balance sheet strength or operating performance and rating implications cannot be evaluated due to a lack of timely or adequate information.

Rating Modifiers

Modifier	Descriptor	Definition
U	Under Review	Indicates the rating may change in the near term, typically within six months. Generally is event driven, with positive, negative or developing implications.
Pd	Public Data	Indicates rating assigned to insurer that chose not to participate in A.M. Best's interactive rating process. (Discontinued in 2010)
S	Syndicate	Indicates rating assigned to a Lloyd's syndicate.

Outlooks

Indicates potential direction of a Financial Strength Rating over an intermediate term, generally defined as 12 to 36 months.

Positive	Indicates possible rating upgrade due to favorable financial/market trends relative to the current rating level.
Negative	Indicates possible rating downgrade due to unfavorable financial/market trends relative to the current rating level.
Stable	Indicates low likelihood of a rating change due to stable financial/market trends.

Affiliation Codes

Indicates rating is based on a type of affiliation with other insurers.

g	Group	p	Pooled	r	Reinsured
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Not Rated Designation

NR: Assigned to companies that are not rated by A.M. Best.

Rating Disclosure

A Best's Financial Strength Rating opinion addresses the relative ability of an insurer to meet its ongoing insurance obligations. The ratings are not assigned to specific insurance policies or contracts and do not address any other risk, including, but not limited to, an insurer's claims-payment policies or procedures; the ability of the insurer to dispute or deny claims payment on grounds of misrepresentation or fraud; or any specific liability contractually borne by the policy or contract holder. A Best's Financial Strength Rating is not a recommendation to purchase, hold or terminate any insurance policy, contract or any other financial obligation issued by an insurer, nor does it address the suitability of any particular policy or contract for a specific purpose or purchaser. In arriving at a rating decision, A.M. Best relies on third-party audited financial data and/or other information provided to it. While this information is believed to be reliable, A.M. Best does not independently verify the accuracy or reliability of the information. For additional details, see A.M. Best's *Terms of Use* at www.ambest.com.

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Version 062211

DISCLAIMER

Proposal

Powell-Walton-Milward, a Marsh & McLennan Agency LLC company, thanks you for the opportunity to discuss your insurance and risk management program. This summary is a brief overview of that program and is based on the exposure information you provided. Please refer to the policies for complete terms, conditions, limitations, definitions, and exclusions.

We have evaluated your exposures to loss and developed this proposal based upon the information that you have provided to us. If you are aware of other areas of potential exposure that need to be evaluated or of additional information of which we should be aware prior to binding of coverage, please bring the other areas or additional information to our attention as soon as possible. Should any of your exposures change after coverage is bound, please notify us immediately.

Client Contracts

In the event that you enter into a contract that has specific insurance requirements, Powell-Walton-Milward will review your contract, but only in regards to the insurance requirements of the contract. The scope of our review will be to determine if the current insurance program which you have placed through our agency addresses the types and amounts of insurance coverage referenced by the contract. We will identify the significant insurance obligations and will provide a summary of the changes required in your current insurance program to meet the requirements of the contract. Upon your authorization, we will make the necessary changes in your insurance program. We will also be available to discuss any insurance requirements of the contract with your attorney, if desired.

In performing a contract review, Powell-Walton-Milward is not providing legal advice or a legal opinion concerning any portion of the contract. In addition, Powell-Walton-Milward is not undertaking to identify all potential liabilities that may arise under any such contracts. A contract review is provided solely for your information and should not be relied upon by third parties. Any descriptions of the insurance coverages are subject to the terms, conditions, exclusions, and other provisions of the contract and of the insurance policies and applicable regulations, rating rules or plans.

Compensation Disclosure (Including New York Regulation 194 Disclosure)

Powell-Walton-Milward Insurance is an insurance producer domiciled in the State of New York and licensed to sell insurance in additional states (including New York). Our licensed insurance producers are authorized by law to confer with you regarding the benefits, terms and conditions of insurance contracts; to offer advice concerning the substantive benefits of particular insurance contracts; to sell insurance; and to obtain insurance for purchasers. Our role in any particular insurance transaction typically involves one or more of these activities. Except in cases where Powell-Walton-Milward has a specific fee agreement to receive compensation from a client, we customarily receive compensation from insurers for our professional services in the form of a commission, which normally consists of a percentage of the premium collected by the insurers.

Powell-Walton-Milward may also receive additional compensation, under agreements with one or more insurers and/or insurance intermediaries, in the form of commission overrides or based on some combination of volume, profitability or other factors. We will receive compensation in connection with the sale of insurance products based upon the type of insurance contract that we sell and our arrangement with the insurer. Depending on the insurer and insurance contract that you select, compensation may be paid to Powell-Walton-Milward by the insurer selling the insurance contract or by another third party. Such compensation may vary depending on a number of factors, including the insurance contract and the insurer the purchaser selects. In some cases, other factors such as the volume of business a producer provides to an insurer or the profitability of insurance contracts a producer provides to an insurer also may affect compensation.

At your request, we will be pleased to provide you with information about compensation expected to be received by Powell-Walton-Milward based in whole or in part on the sale of insurance to you and (if applicable) compensation expected to be received by us based in whole or in part on any alternative quotes presented to you by Powell-Walton-Milward, a Marsh & McLennan Agency LLC company.

Collection Disclosure

If this proposal results in your commitment to purchase one or more of the insurance products described in this proposal, Powell-Walton-Milward will submit to you, or caused to be submitted to you, an invoice for the insurance premiums associated with such insurance products. You are responsible for payment in full of the premium amounts set forth on our invoices within the payment terms set forth on the invoices. In the event that Powell-Walton-Milward or its designee commences legal action to collect amounts due under outstanding invoices or to enforce its rights under any insurance contracts, you will be responsible for payment of all reasonable attorneys' fees, court costs and expenses incurred by Powell-Walton-Milward in collecting past due amounts pursuant to such invoices or otherwise enforcing its legal rights under such contracts.

AUTHORIZATION TO BIND

Insured: Lexington-Fayette Urban County Government

Choose the appropriate option:

- I hereby authorize Powell-Walton-Milward, a Marsh & McLennan Agency LLC company, to bind my coverage per the terms and conditions outlined in this Proposal.

Authorized Signature

Date

- I hereby authorize Powell-Walton-Milward, a Marsh & McLennan Agency LLC company, to bind my coverage with changes as stated below. I understand these changes may result in possible additional underwriting requirements or more/less premium.

Authorized Signature

Date

Policy Document Delivery

I would prefer to have my policies and endorsements delivered to my business in the following manner:

- Mailed through the US Postal Service
- Emailed electronically to the following email address _____