

# PROPOSAL OF INSURANCE AND RISK MANAGEMENT

*Prepared for:*

## Lexington-Fayette Urban County Government

*Policy Period: July 1, 2020 to July 1, 2021*



**MARSH & MCLENNAN  
AGENCY**

*Presented by:*

**Kevin C. Kelly  
Vice-President**

**Will Milward  
Senior Vice-President**

**Brenda Stickrod  
Senior Account Manager**

**Sandy LaFollette  
Senior Vice-President, Marketing**

May 18, 2020

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## SERVICE TEAM

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At Marsh & McLennan Agency LLC, 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.

### *Marsh & McLennan Agency LLC*

360 East Vine Street  
Lexington, Kentucky 40508

Main Phone Number: 859-254-8023

Main Fax Number: 859-254-8020

### COMMERCIAL LINES TEAM

|   |   |                     |
|---|---|---------------------|
| <b>Kevin C. Kelly</b><br><a href="mailto:kkelly@jsmithlanier.com">kkelly@jsmithlanier.com</a>             | <b>Vice-President</b>                   | <b>859-244-7609</b> |
| <b>Will Milward, CIC</b><br><a href="mailto:wmilward@jsmithlanier.com">wmilward@jsmithlanier.com</a>      | <b>Senior Vice-President</b>            | <b>859-244-7628</b> |
| <b>Brenda Stickrod</b><br><a href="mailto:bstickrod@jsmithlanier.com">bstickrod@jsmithlanier.com</a>      | <b>Senior Account Manager</b>           | <b>859-244-7684</b> |
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### CLAIMS

|  |                      |                     |
|--|----------------------|---------------------|
| <b>Kate McAllister</b><br><a href="mailto:kmcallister@jsmithlanier.com">kmcallister@jsmithlanier.com</a> | <b>Claim Analyst</b> | <b>859-244-7623</b> |
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## SERVICE COMMITMENT

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*Marsh & McLennan Agency*, 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

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## CLIENT PORTAL

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Client Portal is your personalized website that allows you to effortlessly click, connect, and communicate with Marsh & McLennan Agency LLC. 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 Marsh & McLennan Agency LLC.

### 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

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## SCHEDULE OF NAMED INSUREDS

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{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

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## COMMERCIAL PROPERTY

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Named Insured: Lexington-Fayette Urban County Government

Carrier Name: Affiliated FM Insurance Company

A.M. Best Rating: A+: XV as of January 23, 2020

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 - \$987,799,792 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:

1760 McGrathiana Parkway, Lexington, KY, 40511-1270  
2500 Bowman Mill Road, Lexington, KY, 40513-9702  
635 West Hickman Plant Road, Nicholasville, KY, 40356-8582  
755 Enterprise Drive, Lexington, KY, 40510-1031  
200 W Hickman Plant Rd, Nicholasville, KY, 40356

3. \$100,000 Boiler and Machinery.

4. Communicable Disease Property Damage and Business Interruption:

Qualifying Period: This Company will not be liable for loss or damage unless access is limited, restricted or prohibited in excess of 48 hours.

Should this time be exceeded, the insured loss or damage will be calculated beginning from the time of loss subject to a deductible of:

A. Property Damage: \$250,000

B. Business Interruption Day Equivalent Deductible:

The business interruption deductible will be determined by multiplying the one hundred percent day equivalent (DEQ) by 2.

The day equivalent is the 100% actual annual business interruption value that would have been earned had no loss occurred at the **location** where the physical damage happened plus that proportion of the 100% annual business interruption value at all other **locations** where business interruption loss ensues, divided by the number of annual working days.

5. Data Restoration:

Qualifying Period: 48 hours.

Should this time be exceeded, the insured loss or damage will be calculated beginning from the time of loss subject to a deductible of:

A. Property Damage: \$250,000

B. Business Interruption Day Equivalent Deductible:

The business interruption deductible will be determined by multiplying the one hundred percent day equivalent (DEQ) by 2.

The day equivalent is the 100% actual annual business interruption value that would have been earned had no loss occurred at the **location** where the physical damage happened plus that proportion of the 100% annual business interruption value at all other **locations** where business interruption loss ensues, divided by the number of annual working days.

6. Data Service Provider - Property Damage and Business Interruption:

Qualifying Period: 24 hours.

Should this time be exceeded, the insured loss or damage will be calculated beginning from the time of loss subject to a deductible of:

- A. Property Damage: \$250,000
- B. Business Interruption Day Equivalent Deductible:

The business interruption deductible will be determined by multiplying the one hundred percent day equivalent (DEQ) by 2.

The day equivalent is the 100% actual annual business interruption value that would have been earned had no loss occurred at the **location** where the physical damage happened plus that proportion of the 100% annual business interruption value at all other **locations** where business interruption loss ensues, divided by the number of annual working days.

#### 7. Off Premises Service Interruption Property Damage and Business Interruption:

Qualifying Period: This Company will not be liable for loss or damage unless the Period of Liability exceeds 24 hours. Should this time be exceeded, 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:

- A. Property Damage: \$250,000
- B. Business Interruption Day Equivalent Deductible:

The business interruption deductible will be determined by multiplying the one hundred percent day equivalent (DEQ) by 1

The day equivalent is the 100% actual annual business interruption value that would have been earned had no loss occurred at the **location** where the physical damage happened plus that proportion of the 100% annual business interruption value at all other **locations** where business interruption loss ensues, divided by the number of annual working days.

#### 8. \$100,000 Motor Vehicle Coverage

#### 9. \$100,000 Fine Arts

#### 10. \$250,000 **Water damage** including sprinkler leakage.

#### 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 Data Service Provider, Errors and Omissions, 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:
3. \$2,000,000 Flood annual aggregate for all coverages provided at the following locations:



1760 McGrathiana Parkway, Lexington, KY, 40511-1270  
 2500 Bowman Mill Road, Lexington, KY, 40513-9702  
 335 Jimmie Campbell Drive, Lexington, KY, 40504  
 635 West Hickman Plant Road, Nicholasville, KY, 40356-8582  
 755 Enterprise Drive, Lexington, KY, 40510-1031  
 200 W Hickman Plant Rd, Nicholasville, KY, 40356

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

4. \$50,000 **Cyber event annual aggregate** as respects Data Restoration and Owned Network Interruption combined.
5. \$50,000 **Cyber event annual aggregate** for loss or damage to **stock in process** or finished goods manufactured by or for the Insured caused by or resulting from **cyber event** that impacts the processing, manufacturing, or testing of such property or while it is otherwise being worked on.
6. \$25,000,000 Motor Vehicle Coverage
7. \$10,000,000 Miscellaneous Equipment
8. \$2,500,000 Animals Coverage not to exceed \$50,000 per Animal

**ADDITIONAL COVERAGES**

|              |  |
|--------------|--|
| \$10,000,000 | Accounts Receivable  |
| \$100,000    | Arson or Theft Reward  |
| Policy Limit | Brand Protection   |
| \$100,000    | Change of Temperature  |
| \$1,000      | Communicable Disease – Property Damage annual aggregate  |
| \$500,000    | Data Restoration annual aggregate  |
| \$50,000     | Data Service Provider – Property Damage annual aggregate   |
| 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 <b>not to exceed \$10,000 per item for irreplaceable Fine Arts</b>                         |
| \$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  |
| \$5,000,000  | Off-Premises Service Interruption – Property Damage  |
| \$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 | 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 <b>not to exceed \$10,000 per item for irreplaceable Valuable Papers and Records</b>   |

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  |
| Included in Communicable Disease – Property Damage Limit | Communicable Disease – Business Interruption annual aggregate for a 12 Month Period of Liability |
| \$100,000  | Contractual Penalties  |
| \$100,000  | Crisis Management not to exceed 30 Days  |
| Included in Data Service Provider Property Damage Limit  | Data Service Provider – Business Interruption annual aggregate                                   |
| 90 Days  | Extended Period of Liability   |
| \$1,000,000  | Ingress/Egress   |
| \$10,000,000   | Leasehold Interest   |
| \$100,000  | Logistics Extra Cost   |
| \$1,000,000  | Off-Premises Service Interruption – Business Interruption  |
| Included in Cyber Event Limit Policy Limit               | Owned Network Interruption annual aggregate  |
| NOT COVERED  | Protection and Preservation of Property – Business Interruption                                  |
| \$1,000,000  | Research and Development   |
| \$1,000,000  | Soft Costs   |
| \$500,000  | Supply Chain   |

**SPECIAL TERMS AND CONDITIONS:**

1. Business Interruption Coverage Sub-Limit

The Business Interruption Coverage in Sub-Limits are amended to the following:

Business Interruption Coverage

This Company’s total limit of liability for insured Business Interruption loss, will not exceed Business Interruption Limit of \$10,000,000 as a result of any one occurrence subject to the respective sub-limit of liability shown below.

|              |  |
|--------------|--|
| \$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  |

2. Motor Vehicle Coverage

This policy 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**, except at a **described location** but not within the 1,000 feet extension provided by the PROPERTY INSURED wording.

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. Mortgage/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:

Mortgage/Lender and Address

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

Location/Interest

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

Bank of New York Mellon Trust Company, N.A.  
 614 West Main St., Suite 2600  
 Louisville, KY 40202

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.

10. Combined Data Service Provider Limit

The Company's total liability for Data Service Provider - Property Damage and Data Service Provider - Business Interruption combined will not exceed \$50,000 **annual aggregate** as a result of one occurrence and replaces the corresponding limits of liability shown in the sublimit section.

11. Combined Communicable Disease – Property Damage and Communicable Disease – Business Interruption

The Company's total liability for Communicable Disease – Property Damage and Communicable Disease – Business Interruption will not exceed \$1,000 **annual aggregate** as a result of one occurrence and replaces the corresponding limits of liability shown in the sublimit section.

12. Water Damage Definition

DEFINITIONS are amended to include:

**Water Damage** means the accidental discharge, escape, leakage, backup or overflow of water from piping, plumbing systems or tanks except for damage resulting from **flood** as described elsewhere in the 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          |
| Cyber Event Endorsement   | PRO CYBER<br>EVENT 4100   | 06/19          |
| Cyber Optimal Recovery Endorsement                                | PRO CYBER<br>OPTIMAL 4100 | 01/17          |
| Supplemental United States Certified Act of Terrorism Endorsement | 7312                      | 01/15          |
| Kentucky Amendatory Endorsement                                   | AFM 6504                  | 04/15          |

## 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**.

## STATEMENT OF VALUES

| Ins Loc | Name  | Address                  | City      | St | Real Property | Personal Property | Total Insured Value |
|---------|---|--------------------------|-----------|----|---------------|-------------------|---------------------|
| 1       | Circuit Courthouse  | 120 North Limestone      | Lexington | KY | 33,969,600    | 0                 | 33,969,600          |
| 2       | District Courthouse                                       | 150 North Limestone      | Lexington | KY | 36,238,000    | 0                 | 36,238,000          |
| 3       | Annex Garage  | 150-160 W Main Street    | Lexington | KY | 0             | 0                 | 0                   |
| 4       | Coroner's Office  | 245 East 2nd Street      | Lexington | KY | 1,580,400     | 557,000           | 2,137,400           |
| 5       | M And E Warehouse (Leased Facility - LFUCG Contents only) | 720 Lancaster Avenue     | Lexington | KY | 0             | 2,940,000         | 2,940,000           |
| 6       | Government Center   | 200 East Main Street     | Lexington | KY | 24,409,500    | 12,001,800        | 36,411,300          |
| 7       | Government Center Garage                                  | 204 East Main Street     | Lexington | KY | 3,407,500     | 0                 | 3,407,500           |
| 8       | Switow Building   | 218 East Main Street     | Lexington | KY | 1,181,200     | 285,000           | 1,466,200           |
| 9       | Operational Control - Traffic Engineering Building        | 1515 Old Frankfort Pike  | Lexington | KY | 1,461,200     | 355,000           | 1,816,200           |
| 10      | Transfer Station - New Transfer Station                   | 1505 Old Frankfort Pike  | Lexington | KY | 784,000       | 0                 | 784,000             |
| 11      | Transfer Station - Old Transfer Station                   | 1505 Old Frankfort Pike  | Lexington | KY | 2,153,300     |                   | 2,153,300           |
| 12      | Streets and Roads - Building 1                            | 1791 Old Frankfort Pike  | Lexington | KY | 768,900       | 85,000            | 853,900             |
| 13      | Streets and Roads - Building 2                            | 1791 Old Frankfort Pike  | Lexington | KY | 790,200       | 74,800            | 865,000             |
| 14      | Streets and Roads - Salt Barn                             | 1791 Old Frankfort Pike  | Lexington | KY | 144,200       | 0                 | 144,200             |
| 15      | Furrows Complex Back Building                             | 1306 Versailles Road     | Lexington | KY | 1,008,000     | 300,000           | 1,308,000           |
| 16      | Furrows Complex Front Building                            | 1306 Versailles Road     | Lexington | KY | 2,456,800     | 4,522,800         | 6,979,600           |
| 17      | Furrows Complex Middle Building                           | 1306 Versailles Road     | Lexington | KY | 1,032,000     | 300,000           | 1,332,000           |
| 18      | Solid Waste Office Building                               | 675 Byrd Thurman Drive   | Lexington | KY | 1,065,800     | 185,800           | 1,251,600           |
| 19      | Solid Waste Truck Bay #1                                  | 675 Byrd Thurman Drive   | Lexington | KY | 373,800       | 0                 | 373,800             |
| 20      | Solid Waste Truck Bay #2                                  | 675 Byrd Thurman Drive   | Lexington | KY | 747,600       | 0                 | 747,600             |
| 21      | Bluegrass Recycling Center                                | 360 Thompson Road        | Lexington | KY | 2,534,800     | 4,750,000         | 7,284,800           |
| 22      | Armstrong Mill Rd Pump St. Submersible Station            | 2755 Armstrong Mill Road | Lexington | KY | 225,400       | 7,500             | 232,900             |
| 23      | Baker Court Pump Station - Can/Packaged Station           | 1331 Baker Court         | Lexington | KY | 96,800        | 0                 | 96,800              |
| 24      | Clays Mill Pump Station - Submersible Station             | 3330 Clays Mill Road     | Lexington | KY | 41,400        | 0                 | 41,400              |
| 25      | Deep Springs Pump Station - Submersible Station           | 469 Anniston Drive       | Lexington | KY | 160,000       | 0                 | 160,000             |
| 26      | Dixie #2 Pump Station - Can/Packaged Station              | 1459 Huntsville Drive    | Lexington | KY | 220,000       | 0                 | 220,000             |
| 27      | East Hickman Pump Station - Lift Station Structure        | 3316 Buckhorn Drive      | Lexington | KY | 2,936,400     | 0                 | 2,936,400           |

| Ins Loc | Name  | Address                  | City      | St | Real Property | Personal Property | Total Insured Value |
|---------|---|--------------------------|-----------|----|---------------|-------------------|---------------------|
| 28      | East Lake Pump Station - Submersible Station        | 1326 Fenwick Road        | Lexington | KY | 73,600        | 0                 | 73,600              |
| 29      | Electronics Park Pump ST- Can/Packaged Station      | 609 Bizzell Drive        | Lexington | KY | 171,600       | 0                 | 171,600             |
| 30      | Pincastle Pump Station - Submersible Station        | 1711 Clays Spring Lane   | Lexington | KY | 36,800        | 0                 | 36,800              |
| 31      | Georgetown Fire Pump ST - Submersible Station       | 1136 Finney Drive        | Lexington | KY | 23,000        | 0                 | 23,000              |
| 32      | Government Bldg Pump ST - Submersible Station       | 200 East Main Street     | Lexington | KY | 45,000        | 0                 | 45,000              |
| 33      | GreenBrier #1 Pump Station - Can/Packaged Station   | 3730 Katkay Drive        | Lexington | KY | 215,600       | 0                 | 215,600             |
| 34      | Greenbrier #2 Pump Station - Can/Packaged Station   | 3592 Winchester Road     | Lexington | KY | 202,400       | 0                 | 202,400             |
| 35      | Griffin Gate #2 Pump Station - Can/Packaged Station | 1960 Stanton Way         | Lexington | KY | 176,000       | 0                 | 176,000             |
| 36      | Grinder #2 Pump Station - Submersible Station       | 4260 Airport Road        | Lexington | KY | 27,600        | 0                 | 27,600              |
| 37      | Hamburgh PL Pump Station - Submersible Station      | 1936 Pavillon Way        | Lexington | KY | 165,600       | 6,500             | 172,100             |
| 38      | Hartland #1 Pump Station - Submersible Station      | 3630 Timberwood Lane     | Lexington | KY | 87,400        | 0                 | 87,400              |
| 39      | Hartland #2 Pump Station - Submersible Station      | 2140 Leafland Place      | Lexington | KY | 46,000        | 0                 | 46,000              |
| 40      | Heartland #3 Pump Station - Submersible Station     | 4904 Hartland Parkway    | Lexington | KY | 110,400       | 4,000             | 114,400             |
| 41      | Hillmeyer's Pump Station - Submersible Station      | 2459 Leestown Road       | Lexington | KY | 55,200        | 0                 | 55,200              |
| 42      | Keeneland Pump Station - Submersible Station        | 4091 Versailles Road     | Lexington | KY | 124,200       | 0                 | 124,200             |
| 43      | Lake Tower Pump Station - Submersible Station       | 543 Laketower Drive      | Lexington | KY | 39,600        | 0                 | 39,600              |
| 44      | Lakeshore DR Pump Station - Can/Packaged Station    | 550 Lakeshore Drive      | Lexington | KY | 281,600       | 0                 | 281,600             |
| 45      | Leestown Industrial Pump - Can/Packaged Station     | 168 Trade Street         | Lexington | KY | 206,800       | 0                 | 206,800             |
| 46      | Lexington Manor Pump ST - Can/Packaged Station      | 850 Byars Avenue         | Lexington | KY | 150,000       | 0                 | 150,000             |
| 47      | Liberty RD Pump Station - Can/Packaged Station      | 2101 Liberty Road        | Lexington | KY | 105,600       | 0                 | 105,600             |
| 48      | Lower Cane Run WWS Tank                             | 1760 McGrathiana Parkway | Lexington | KY | 12,078,366    | 0                 | 12,078,366          |
| 49      | Lower Town BR Pump Station - Lift Station Structure | 3231 Leestown Road       | Lexington | KY | 2,392,900     | 15,000            | 2,407,900           |
| 50      | McCubbin Pump Station - Submersible Station         | 526 McCubbing Drive      | Lexington | KY | 33,100        | 0                 | 33,100              |
| 51      | Mint Lane Pump Station - Lift Station Structure     | 1510 Man-O-War Blvd      | Lexington | KY | 681,500       | 0                 | 681,500             |
| 52      | Armory Pump Station Submersible Station             | 4309 Airport Road        | Lexington | KY | 30,400        | 0                 | 30,400              |



| Ins Loc | Name   | Address                  | City      | St | Real Property | Personal Property | Total Insured Value |
|---------|--|--------------------------|-----------|----|---------------|-------------------|---------------------|
| 53      | New Cisco RD Pump Station - Submersible Station      | 109 Cisco Road           | Lexington | KY | 35,000        | 0                 | 35,000              |
| 54      | Palomar Hills Pump Station - Submersible Station     | 2212 Silktree Court      | Lexington | KY | 55,200        | 0                 | 55,200              |
| 55      | Pizza Hut Pump Station - Submersible Station         | 2920 Tates Creek Road    | Lexington | KY | 35,000        | 0                 | 35,000              |
| 56      | River Park Pump Station - Can/Packaged Station       | 1419 Trent Boulevard     | Lexington | KY | 206,800       | 0                 | 206,800             |
| 57      | Rolcall CTR Pump Station - Submersible Station       | 1793 Old Frankfort Pike  | Lexington | KY | 35,000        | 0                 | 35,000              |
| 58      | Sandersville RD Pump ST - Submersible Station        | 1673 Jaggie Fox Way      | Lexington | KY | 73,600        | 0                 | 73,600              |
| 59      | Shadeland Pump Station - Can/Packaged Station        | 857 Glendover Road       | Lexington | KY | 149,600       | 0                 | 149,600             |
| 60      | Shannon Park #1 Pump ST - Can/Packaged Station       | 2335 Pierson Drive       | Lexington | KY | 149,600       | 0                 | 149,600             |
| 61      | Shannon Park #2 Pump ST - Can/Packaged Station       | 765 Kingston Road        | Lexington | KY | 118,800       | 0                 | 118,800             |
| 62      | Sharon Village Pump Station - Can/Packaged Station   | 1985 Haggard Court       | Lexington | KY | 127,600       | 0                 | 127,600             |
| 63      | South Elkhorn Pump Station - Lift Station Structure  | 2500 Bowman Mill Road    | Lexington | KY | 3,143,400     | 0                 | 3,143,400           |
| 64      | St. Martins Pump Station - Can/Packaged Station      | 959 Saint Martins Avenue | Lexington | KY | 123,200       | 0                 | 123,200             |
| 65      | Thoroughbred Acres P.S. - Can/Packaged Station       | 619 Parkside Drive       | Lexington | KY | 235,000       | 0                 | 235,000             |
| 66      | Town Branch WWTP Tank Phase 1                        | 335 Jimmie Drive         | Lexington | KY | 21,400,000    | 0                 | 21,400,000          |
| 67      | Trafton Pump Station - Can/Packaged Station          | 150 Trafton Street       | Lexington | KY | 118,800       | 0                 | 118,800             |
| 68      | Transit CTR Pump Station - Packaged Station          | 220 East Vine Street     | Lexington | KY | 28,000        | 0                 | 28,000              |
| 69      | Vaughn Tobacco Pump Stat - Submersible Station       | 255 South Forbes Road    | Lexington | KY | 90,200        | 0                 | 90,200              |
| 70      | Winburn Pump Station - Can/Packaged Station          | 1985 Russell Cave Road   | Lexington | KY | 140,800       | 0                 | 140,800             |
| 71      | Woodbine Pump Station - Submersible Station          | 525 Woodbine Drive       | Lexington | KY | 35,900        | 0                 | 35,900              |
| 72      | Bluegrass Fld Pump Station - Submersible Station     | 1031 Air Freight Drive   | Lexington | KY | 119,600       | 0                 | 119,600             |
| 73      | North Elkhorn Pump Station - Lift Station Structure  | 2201 Elkhorn Road        | Lexington | KY | 4,202,000     | 15,000            | 4,217,000           |
| 74      | Lower Cane Run Pump Stat #2 - Lift Station Structure | 2908 Sullivans Trace     | Lexington | KY | 791,800       | 5,000             | 796,800             |
| 75      | Spindle Top Pump Station - Submersible Station       | 2330 Research Drive      | Lexington | KY | 79,300        | 0                 | 79,300              |
| 76      | Horse Park Pump Station - Lift Station Structure     | 4020 John Henry Lane     | Lexington | KY | 484,900       | 5,000             | 489,900             |
| 77      | Louden Pump Station - Submersible Station            | 682 East Loudon Avenue   | Lexington | KY | 34,000        | 0                 | 34,000              |

| Ins Loc | Name   | Address                     | City      | St | Real Property | Personal Property | Total Insured Value |
|---------|--|-----------------------------|-----------|----|---------------|-------------------|---------------------|
| 78      | Old Paris Pike Pump Stat #2 - Submersible Station  | 2021 Old Paris Road         | Lexington | KY | 47,000        | 0                 | 47,000              |
| 79      | Old Paris Pike Pump Stat #1 - Submersible Station  | 2138 Old Paris Road         | Lexington | KY | 50,600        | 0                 | 50,600              |
| 80      | Johnson Prop Pump Station - Submersible Structure  | 1860 Millbank Road          | Lexington | KY | 73,600        | 5,000             | 78,600              |
| 81      | Wilderness Trace Pump Stat - Submersible Structure | 535 Wilderness Trace        | Lexington | KY | 34,000        | 5,000             | 39,000              |
| 82      | Harbor Freight Pump Station - Submersible Station  | 1393 East New Circle Road   | Lexington | KY | 45,000        | 5,000             | 50,000              |
| 83      | Picadome Pump Station - Lift Station Structure     | 495 Parkway Drive           | Lexington | KY | 1,089,800     | 0                 | 1,089,800           |
| 84      | Lexingtonian Pump Station - Submersible Structure  | 3300 Versailles Road        | Lexington | KY | 42,300        | 5,000             | 47,300              |
| 85      | Reserve Pump Station - Submersible Structure       | 5399 Tates Creek Road       | Lexington | KY | 101,200       | 0                 | 101,200             |
| 86      | Deer Haven Pump Station - Submersible Station      | 1220 Deer Haven Lane        | Lexington | KY | 64,400        | 0                 | 64,400              |
| 87      | Thompson Pump Station - Submersible Station        | 2209 Walnut Grove Lane      | Lexington | KY | 92,000        | 0                 | 92,000              |
| 88      | Sharkey Prop Pump Station Submersible Station      | 315 Lisle Industrial Avenue | Lexington | KY | 64,400        | 0                 | 64,400              |
| 89      | Landfill #1 Pump Station - Submersible Station     | 1765 Old Frankfort Pike     | Lexington | KY | 45,100        | 0                 | 45,100              |
| 90      | Landfill #2 Pump Station - Submersible Structure   | 315 Jimmie Drive            | Lexington | KY | 47,000        | 0                 | 47,000              |
| 91      | Bracktown Pump Station - Submersible Structure     | 210 Betty Hope Lane         | Lexington | KY | 79,100        |                   | 79,100              |
| 92      | Marshall Pump Station - Submersible Station        | 249 Long Branch Lane        | Lexington | KY | 156,400       | 5,000             | 161,400             |
| 93      | Spicewood Pump Station - Submersible Station       | 253 Chestnut Ridge Drive    | Lexington | KY | 145,000       | 0                 | 145,000             |
| 94      | Dotson Prop. Pump Station - Submersible Station    | 2828 Spurr Road             | Lexington | KY | 174,800       | 5,000             | 179,800             |
| 95      | Spurr Road Pump Station - Submersible Station      | 3316 Sandersville Road      | Lexington | KY | 156,400       | 0                 | 156,400             |
| 96      | Town Branch WWTP - ADMINISTRATION/LAB/CONTROL      | 301 Lisle Industrial Avenue | Lexington | KY | 2,712,900     | 508,000           | 3,220,900           |
| 97      | Town Branch WWTP -AERATION COMPLEX (1-20)          | 301 Lisle Industrial Avenue | Lexington | KY | 19,276,200    |                   | 19,276,200          |
| 98      | Town Branch WWTP - BLOWER BUILDING                 | 301 Lisle Industrial Avenue | Lexington | KY | 7,706,300     | 23,000            | 7,729,300           |
| 99      | Town Branch WWTP - CHLOR/DECHLOR FACILITY          | 301 Lisle Industrial Avenue | Lexington | KY | 2,270,400     |                   | 2,270,400           |
| 100     | Town Branch WWTP - CL2 CONTACT TANKS               | 301 Lisle Industrial Avenue | Lexington | KY | 2,384,200     |                   | 2,384,200           |
| 101     | Town Branch WWTP - DEWATERING PUMP STATION         | 301 Lisle Industrial Avenue | Lexington | KY | 1,441,500     |                   | 1,441,500           |

| Ins Loc | Name   | Address                  | City      | St | Real Property | Personal Property | Total Insured Value |
|---------|--|--------------------------|-----------|----|---------------|-------------------|---------------------|
| 102     | Town Branch WWTP - DIGESTER CONTROL BUILDING     | 301 LISLE INDUSTRIAL AVE | Lexington | KY | 1,936,300     |                   | 1,936,300           |
| 103     | Town Branch WWTP - ELECTRIC SUBSTATION A         | 301 LISLE INDUSTRIAL AVE | Lexington | KY | 360,000       |                   | 360,000             |
| 104     | Town Branch WWTP - ELECTRIC SUBSTATION B         | 301 LISLE INDUSTRIAL AVE | Lexington | KY | 360,000       |                   | 360,000             |
| 105     | Town Branch WWTP - ENGINE BLOWER BUILDING        | 301 LISLE INDUSTRIAL AVE | Lexington | KY | 945,900       |                   | 945,900             |
| 106     | Town Branch WWTP - ENVIRON. COMPLIANCE OFFICE    | 301 LISLE INDUSTRIAL AVE | Lexington | KY | 125,200       | 26,500            | 151,700             |
| 107     | Town Branch WWTP - FINAL CLARIFIERS (1-8)        | 301 LISLE INDUSTRIAL AVE | Lexington | KY | 17,034,600    |                   | 17,034,600          |
| 108     | Town Branch WWTP -FLAMMABLE STORAGE              | 301 LISLE INDUSTRIAL AVE | Lexington | KY | 205,500       | 9,000             | 214,500             |
| 109     | Town Branch WWTP - GAS STORAGE SHERE             | 301 LISLE INDUSTRIAL AVE | Lexington | KY | 512,500       |                   | 512,500             |
| 110     | Town Branch WWTP - GRAVITY THICKENER CONTROL     | 301 LISLE INDUSTRIAL AVE | Lexington | KY | 835,800       |                   | 835,800             |
| 111     | Town Branch WWTP - GRAVITY THICKENER TANK #1     | 301 LISLE INDUSTRIAL AVE | Lexington | KY | 313,000       |                   | 313,000             |
| 112     | Town Branch WWTP - GRAVITY THICKENER TANK #2     | 301 LISLE INDUSTRIAL AVE | Lexington | KY | 313,000       |                   | 313,000             |
| 113     | Town Branch WWTP - GRIT CHAMBER                  | 301 LISLE INDUSTRIAL AVE | Lexington | KY | 935,200       |                   | 935,200             |
| 114     | Town Branch WWTP - HEADWORKS BUILDING            | 301 LISLE INDUSTRIAL AVE | Lexington | KY | 2,715,800     |                   | 2,715,800           |
| 115     | Town Branch WWTP - LIME FEED SILO/SYSTEM         | 301 LISLE INDUSTRIAL AVE | Lexington | KY | 175,000       |                   | 175,000             |
| 116     | Town Branch WWTP - MAINTENANCE BLDG (OLD ZIMPRO) | 301 LISLE INDUSTRIAL AVE | Lexington | KY | 681,900       | 137,000           | 818,900             |
| 117     | Town Branch WWTP - MAINTENANCE GARAGE            | 301 LISLE INDUSTRIAL AVE | Lexington | KY | 141,300       | 16,000            | 157,300             |
| 118     | Town Branch WWTP - NON-POTABLE H2O PUMP STATION  | 301 LISLE INDUSTRIAL AVE | Lexington | KY | 625,200       |                   | 625,200             |
| 119     | Town Branch WWTP - OLD ADMINISTRATION BUILDING   | 301 LISLE INDUSTRIAL AVE | Lexington | KY | 266,200       | 21,000            | 287,200             |
| 120     | Town Branch WWTP - PLANT SUPT. RESIDENCE         | 301 LISLE INDUSTRIAL AVE | Lexington | KY | 1,181,800     |                   | 1,181,800           |
| 121     | Town Branch WWTP - PRIMARY CLARIFIERS (1-6)      | 301 LISLE INDUSTRIAL AVE | Lexington | KY | 4,781,300     |                   | 4,781,300           |
| 122     | Town Branch WWTP - PRIMARY CLARIFIERS (7-12)     | 301 LISLE INDUSTRIAL AVE | Lexington | KY | 6,355,900     |                   | 6,355,900           |

| Ins Loc | Name   | Address                     | City          | St | Real Property | Personal Property | Total Insured Value |
|---------|--|-----------------------------|---------------|----|---------------|-------------------|---------------------|
| 123     | Town Branch WWTP - PRIMARY DIGESTER #1           | 301 LISLE INDUSTRIAL AVE    | Lexington     | KY | 1,801,500     |                   | 1,801,500           |
| 124     | Town Branch WWTP - PRIMARY DIGESTER #2           | 301 LISLE INDUSTRIAL AVE    | Lexington     | KY | 1,801,500     |                   | 1,801,500           |
| 125     | Town Branch WWTP - PRIMARY DIGESTER #3           | 301 LISLE INDUSTRIAL AVE    | Lexington     | KY | 1,801,500     |                   | 1,801,500           |
| 126     | Town Branch WWTP - PRIMARY EFFLUENT SCREW PUMPS  | 301 LISLE INDUSTRIAL AVE    | Lexington     | KY | 2,217,000     |                   | 2,217,000           |
| 127     | Town Branch WWTP - Primary Sludge P/S #2         | 301 LISLE INDUSTRIAL AVE    | Lexington     | KY | 1,026,700     |                   | 1,026,700           |
| 128     | Town Branch WWTP - PRIMARY SLUDGE PUMP STATION   | 301 LISLE INDUSTRIAL AVE    | Lexington     | KY | 1,051,000     |                   | 1,051,000           |
| 129     | Town Branch WWTP - PROPERTY IN THE OPEN          | 301 LISLE INDUSTRIAL AVE    | Lexington     | KY | 378,000       |                   | 378,000             |
| 130     | Town Branch WWTP - PUMP STATION MAINTENANCE BLDG | 301 LISLE INDUSTRIAL AVE    | Lexington     | KY | 480,800       | 83,000            | 563,800             |
| 131     | Town Branch WWTP - RAS/WAS PUMP STATION          | 301 LISLE INDUSTRIAL AVE    | Lexington     | KY | 2,629,900     |                   | 2,629,900           |
| 132     | Town Branch WWTP - SCUM FACILITY                 | 301 LISLE INDUSTRIAL AVE    | Lexington     | KY | 268,200       |                   | 268,200             |
| 133     | Town Branch WWTP - SECONDARY BLENDING TANK       | 301 LISLE INDUSTRIAL AVE    | Lexington     | KY | 632,200       |                   | 632,200             |
| 134     | Town Branch WWTP - SECONDARY DIGESTER #1         | 301 LISLE INDUSTRIAL AVE    | Lexington     | KY | 632,200       |                   | 632,200             |
| 135     | Town Branch WWTP - SECONDARY DIGESTER #2         | 301 LISLE INDUSTRIAL AVE    | Lexington     | KY | 632,200       |                   | 632,200             |
| 136     | Town Branch WWTP - SECONDARY DIGESTER CONTROL    | 301 LISLE INDUSTRIAL AVE    | Lexington     | KY | 783,200       |                   | 783,200             |
| 137     | Town Branch WWTP - SECONDARY SIDE STORAGE TANK   | 301 LISLE INDUSTRIAL AVE    | Lexington     | KY | 632,200       |                   | 632,200             |
| 138     | Town Branch WWTP - SEWER MAINTENANCE BUILDING    | 301 LISLE INDUSTRIAL AVE    | Lexington     | KY | 476,000       | 62,500            | 538,500             |
| 139     | Town Branch WWTP - SOLIDS PROCESSING             | 301 LISLE INDUSTRIAL AVE    | Lexington     | KY | 13,288,400    | 40,000            | 13,328,400          |
| 140     | Town Branch WWTP - STORAGE SHED                  | 301 LISLE INDUSTRIAL AVE    | Lexington     | KY | 85,400        | 6,000             | 91,400              |
| 141     | Town Branch WWTP - SWITCHGEAR PAD                | 301 LISLE INDUSTRIAL AVE    | Lexington     | KY | 210,000       |                   | 210,000             |
| 142     | Town Branch WWTP - WASTE GAS BURNER              | 301 LISLE INDUSTRIAL AVE    | Lexington     | KY | 55,000        |                   | 55,000              |
| 143     | West Hickman WWTP - ADMINISTRATION BUILDING      | 200 WEST HICKMAN PLANT ROAD | Nicholasville | KY | 888,100       | 237,000           | 1,125,100           |

| Ins Loc | Name   | Address                     | City           | St | Real Property | Personal Property | Total Insured Value |
|---------|--|-----------------------------|----------------|----|---------------|-------------------|---------------------|
| 144     | West Hickman WWTP - BAR RACK BUILDING                | 200 WEST HICKMAN PLANT ROAD | NICHOLAS VILLE | KY | 688,000       |                   | 688,000             |
| 145     | West Hickman WWTP - BPR TANKS 1-7                    | 200 WEST HICKMAN PLANT ROAD | NICHOLAS VILLE | KY | 4,001,800     |                   | 4,001,800           |
| 146     | West Hickman WWTP - CENTRIFUGE BUILDING              | 200 WEST HICKMAN PLANT ROAD | NICHOLAS VILLE | KY | 553,800       |                   | 553,800             |
| 147     | West Hickman WWTP - CHLORINE BUILDING                | 200 WEST HICKMAN PLANT ROAD | NICHOLAS VILLE | KY | 795,000       |                   | 795,000             |
| 148     | West Hickman WWTP - CL2 CONTACT TANK                 | 200 WEST HICKMAN PLANT ROAD | NICHOLAS VILLE | KY | 3,202,800     |                   | 3,202,800           |
| 149     | West Hickman WWTP - CL2 MIX CHAMBER                  | 200 WEST HICKMAN PLANT ROAD | NICHOLAS VILLE | KY | 161,800       |                   | 161,800             |
| 150     | West Hickman WWTP - CONSTRUCTION TRAILER (HILL)      | 200 WEST HICKMAN PLANT ROAD | NICHOLAS VILLE | KY | 49,900        | 7,500             | 57,400              |
| 151     | West Hickman WWTP - DECHLOR BUILDING                 | 200 WEST HICKMAN PLANT ROAD | NICHOLAS VILLE | KY | 437,900       |                   | 437,900             |
| 152     | West Hickman WWTP - DECHLOR STRUCTURE                | 200 WEST HICKMAN PLANT ROAD | NICHOLAS VILLE | KY | 55,000        |                   | 55,000              |
| 153     | West Hickman WWTP - DIGESTER CTRL/ASH TANKS/GT'S     | 200 WEST HICKMAN PLANT ROAD | NICHOLAS VILLE | KY | 7,890,500     | 50,000            | 7,940,500           |
| 154     | West Hickman WWTP - ELECTRIC SHOP/WOOD CHIP BLDG     | 200 WEST HICKMAN PLANT ROAD | NICHOLAS VILLE | KY | 88,400        | 31,000            | 119,400             |
| 155     | West Hickman WWTP - FINAL CLARIFIER 1-4 SPLITTER     | 200 WEST HICKMAN PLANT ROAD | NICHOLAS VILLE | KY | 279,700       |                   | 279,700             |
| 156     | West Hickman WWTP - FINAL CLARIFIER 5-8 SPLITTER     | 200 WEST HICKMAN PLANT ROAD | NICHOLAS VILLE | KY | 282,700       |                   | 282,700             |
| 157     | West Hickman WWTP - FINAL CLARIFIERS 1 - 4 (4 TANKS) | 200 WEST HICKMAN PLANT ROAD | NICHOLAS VILLE | KY | 7,161,400     |                   | 7,161,400           |
| 158     | West Hickman WWTP - FINAL CLARIFIERS 5 - 8 (4 TANKS) | 200 WEST HICKMAN PLANT ROAD | NICHOLAS VILLE | KY | 9,045,900     |                   | 9,045,900           |
| 159     | West Hickman WWTP - FINE SCREEN BUILDING             | 200 WEST HICKMAN PLANT ROAD | NICHOLAS VILLE | KY | 2,198,300     |                   | 2,198,300           |
| 160     | West Hickman WWTP - FLAMMABLES STORAGE               | 200 WEST HICKMAN PLANT ROAD | NICHOLAS VILLE | KY | 13,500        | 4,500             | 18,000              |
| 161     | West Hickman WWTP - GRIT CHAMBERS                    | 200 WEST HICKMAN PLANT ROAD | NICHOLAS VILLE | KY | 1,149,800     |                   | 1,149,800           |
| 162     | West Hickman WWTP -MODIFIED AERATION BASINS 1-8      | 200 WEST HICKMAN PLANT ROAD | NICHOLAS VILLE | KY | 5,552,400     |                   | 5,552,400           |

| Ins Loc | Name   | Address                     | City           | St | Real Property | Personal Property | Total Insured Value |
|---------|--|-----------------------------|----------------|----|---------------|-------------------|---------------------|
| 163     | West Hickman WWTP - Motor Control Building     | 200 WEST HICKMAN PLANT ROAD | NICHOLAS VILLE | KY | 293,000       |                   | 293,000             |
| 164     | West Hickman WWTP - NEW NITR. RETURN SLUDGE PS | 200 WEST HICKMAN PLANT ROAD | NICHOLAS VILLE | KY | 1,426,900     |                   | 1,426,900           |
| 165     | West Hickman WWTP - NITRIFICATION BASINS #1-6  | 200 WEST HICKMAN PLANT ROAD | NICHOLAS VILLE | KY | 7,861,000     |                   | 7,861,000           |
| 166     | West Hickman WWTP - PIPE GALLERY - ZONE 1      | 200 WEST HICKMAN PLANT ROAD | NICHOLAS VILLE | KY | 4,701,300     |                   | 4,701,300           |
| 167     | West Hickman WWTP - PIPE GALLERY - ZONE 2      | 200 WEST HICKMAN PLANT ROAD | NICHOLAS VILLE | KY | 4,031,600     |                   | 4,031,600           |
| 168     | West Hickman WWTP - PLANT RESIDENCE @ ENTRANCE | 200 WEST HICKMAN PLANT ROAD | NICHOLAS VILLE | KY | 120,700       |                   | 120,700             |
| 169     | West Hickman WWTP - PRELIM TREATMENT (STANDBY) | 200 WEST HICKMAN PLANT ROAD | NICHOLAS VILLE | KY | 2,003,000     |                   | 2,003,000           |
| 170     | West Hickman WWTP - PROPERTY IN THE OPEN       | 200 WEST HICKMAN PLANT ROAD | NICHOLAS VILLE | KY | 180,000       |                   | 180,000             |
| 171     | West Hickman WWTP - SCREW PUMP BUILDING        | 200 WEST HICKMAN PLANT ROAD | NICHOLAS VILLE | KY | 3,582,900     |                   | 3,582,900           |
| 172     | West Hickman WWTP - SECONDARY CLARIFIERS 1-8   | 200 WEST HICKMAN PLANT ROAD | NICHOLAS VILLE | KY | 5,724,000     |                   | 5,724,000           |
| 173     | West Hickman WWTP - SOLIDS PROCESSING BUILDING | 200 WEST HICKMAN PLANT ROAD | NICHOLAS VILLE | KY | 4,949,100     |                   | 4,949,100           |
| 174     | West Hickman WWTP - STORAGE - LARGE (ON HILL)  | 200 WEST HICKMAN PLANT ROAD | NICHOLAS VILLE | KY | 94,500        |                   | 94,500              |
| 175     | West Hickman WWTP - STORAGE - SMALL (ON HILL)  | 200 WEST HICKMAN PLANT ROAD | NICHOLAS VILLE | KY | 42,000        |                   | 42,000              |
| 176     | West Hickman WWTP - SUBSTATION #1              | 200 WEST HICKMAN PLANT ROAD | NICHOLAS VILLE | KY | 514,000       |                   | 514,000             |
| 177     | West Hickman WWTP - SUBSTATION #2              | 200 WEST HICKMAN PLANT ROAD | NICHOLAS VILLE | KY | 579,000       |                   | 579,000             |
| 178     | West Hickman WWTP - SUBSTATION #3              | 200 WEST HICKMAN PLANT ROAD | NICHOLAS VILLE | KY | 1,045,000     |                   | 1,045,000           |
| 179     | West Hickman WWTP - WELDING SHOP/COMPOST BLDG  | 200 WEST HICKMAN PLANT ROAD | NICHOLAS VILLE | KY | 208,100       | 75,000            | 283,100             |
| 180     | West Hickman WWTP - ZONE 1 BLOWER BUILDING     | 200 WEST HICKMAN PLANT ROAD | NICHOLAS VILLE | KY | 1,500,200     |                   | 1,500,200           |
| 181     | West Hickman WWTP - ZONE 2 BLOWER BUILDING     | 200 WEST HICKMAN PLANT ROAD | NICHOLAS VILLE | KY | 4,216,000     |                   | 4,216,000           |
| 182     | Fire Station #01 (Central)                     | 219 East Third Street       | Lexington      | KY | 2,825,305     | 376,305           | 3,201,610           |

| Ins Loc | Name  | Address                   | City      | St | Real Property | Personal Property | Total Insured Value |
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| 183     | Fire Station #01 -Communication Building            | 219 East Third Street     | Lexington | KY | 548,700       | 1,750,000         | 2,298,700           |
| 184     | Fire Station #01- Mechanical/Maintenance Building   | 219 East Third Street     | Lexington | KY | 1,599,000     | 190,000           | 1,789,000           |
| 185     | Fire Station #01 - Fire Prevention Office           | 219 East Third Street     | Lexington | KY | 418,500       | 40,000            | 458,500             |
| 186     | Fire Station #01- Emergency Generator Building      | 219 East Third Street     | Lexington | KY | 19,500        | 130,000           | 149,500             |
| 187     | Fire Station #01 - Trailer (Plan Review)            | 219 East Third Street     | Lexington | KY | 52,000        | 9,400             | 61,400              |
| 188     | Fire Station #01 - Woodworking Shop                 | 226 East Third Street     | Lexington | KY | 751,500       | 52,000            | 803,500             |
| 189     | Fire Station #01 - Storage Building                 | 216-222 Noble Street      | Lexington | KY | 74,000        | 0                 | 74,000              |
| 190     | Fire Station # 2                                    | 415 East New Circle Road  | Lexington | KY | 909,600       | 133,600           | 1,043,200           |
| 191     | Fire Station # 3                                    | 370 Merino Street         | Lexington | KY | 506,200       | 85,100            | 591,300             |
| 192     | Fire Station # 4                                    | 254 Jefferson Street      | Lexington | KY | 381,100       | 56,200            | 437,300             |
| 193     | Fire Station # 5                                    | 306 Woodland Avenue       | Lexington | KY | 765,600       | 104,500           | 870,100             |
| 194     | Fire Station # 6                                    | 501 South Limestone       | Lexington | KY | 978,800       | 132,000           | 1,110,800           |
| 195     | Firestation # 7                                     | 3315 Tates Creek Road     | Lexington | KY | 611,400       | 92,700            | 704,100             |
| 196     | Fire Station # 8                                    | 1725 North Broadway       | Lexington | KY | 570,550       | 87,500            | 658,050             |
| 197     | Fire Station # 9                                    | 2234 Richmond Road        | Lexington | KY | 582,800       | 93,500            | 676,300             |
| 198     | Fire Station # 10                                   | 1129 Finney Drive         | Lexington | KY | 543,400       | 81,600            | 625,000             |
| 199     | Fire Station #10 storage                            | 1129 Finney Drive         | Lexington | KY | 109,500       | 20,000            | 129,500             |
| 200     | Fire Station # 11                                   | 1625 Harrodsburg Road     | Lexington | KY | 601,800       | 89,100            | 690,900             |
| 201     | Fire Station # 12                                   | 399 Southland Drive       | Lexington | KY | 574,800       | 84,700            | 659,500             |
| 202     | Fire Station # 13                                   | 1432 Leestown Road        | Lexington | KY | 377,000       | 57,000            | 434,000             |
| 203     | Fire Station # 14                                   | 1530 Roanoke Road         | Lexington | KY | 594,250       | 87,800            | 682,050             |
| 204     | Fire Station # 15                                   | 3308 Shillito Park Road   | Lexington | KY | 595,750       | 75,500            | 671,250             |
| 205     | Fire Station # 16                                   | 3600 Man O' War Blvd      | Lexington | KY | 756,600       | 108,500           | 865,100             |
| 206     | Fire Station # 17                                   | 4075 Royster Road         | Lexington | KY | 457,600       | 72,700            | 530,300             |
| 207     | Fire Station # 18                                   | 1098 South Cleveland Road | Lexington | KY | 482,600       | 67,700            | 550,300             |
| 208     | Fire Station # 19                                   | 3450 Huffman Mill Pike    | Lexington | KY | 520,700       | 77,400            | 598,100             |
| 209     | Fire Station # 20                                   | 3001 Arrowhead Drive      | Lexington | KY | 1,106,200     | 84,900            | 1,191,100           |
| 210     | Fire Station # 21                                   | 3191 Mapleleaf Drive      | Lexington | KY | 1,079,800     | 133,000           | 1,212,800           |
| 211     | Fire Station # 22                                   | 4393 Clearwater Way       | Lexington | KY | 1,079,800     | 133,000           | 1,212,800           |
| 212     | Fire Station # 23                                   | 5751 Briar Hill Road      | Lexington | KY | 585,600       | 121,000           | 706,600             |
| 213     | Fire Training Center - Fire Training Center Trailer | 1375 Old Frankfort Pike   | Lexington | KY | 52,000        | 6,000             | 58,000              |
| 214     | Fire Training Center - Smoke Building               | 1375 Old Frankfort Pike   | Lexington | KY | 53,800        | 0                 | 53,800              |
| 215     | Fire Training Center - Sprinkler Building           | 1375 Old Frankfort Pike   | Lexington | KY | 73,150        | 40,000            | 113,150             |
| 216     | Fire Training Center - Training Center              | 1375 Old Frankfort Pike   | Lexington | KY | 2,118,300     | 265,000           | 2,383,300           |

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| 217     | Fire Training Center - Training Tower                    | 1375 Old Frankfort Pike     | Lexington | KY | 850,000       | 6,000             | 856,000             |
| 218     | Police Firing Range - Firing Range House #1              | 4015 Parkers Mill Road      | Lexington | KY | 73,200        | 18,000            | 91,200              |
| 219     | Police Firing Range Firing Range House #2                | 4015 Parkers Mill Road      | Lexington | KY | 62,700        | 2,000             | 64,700              |
| 220     | Police Firing Range Trailer                              | 4015 Parkers Mill Road      | Lexington | KY | 55,000        | 3,000             | 58,000              |
| 221     | Youth Services Center - Day Treatment Center Annex       | 117 Cisco Road              | Lexington | KY | 343,600       | 151,500           | 495,100             |
| 222     | Youth Services Center - Coleman House                    | 1155 Red Mile Place         | Lexington | KY | 1,087,000     | 376,500           | 1,463,500           |
| 223     | Youth Services Center - Day Treatment Center             | 1177 Red Mile Place         | Lexington | KY | 4,013,800     | 701,000           | 4,714,800           |
| 224     | Youth Services Center - Youth Services (Old Detention)   | 115 Cisco Road              | Lexington | KY | 1,303,000     | 1,378,000         | 2,681,000           |
| 225     | Youth Services Center - Family Care Center               | 1135 Red Mile Place         | Lexington | KY | 7,728,500     | 860,400           | 8,588,900           |
| 226     | Police Horse Patrol - Arena                              | 575 West Sixth Street       | Lexington | KY | 205,000       | 0                 | 205,000             |
| 227     | Police Horse Patrol - Hay Barn                           | 575 West Sixth Street       | Lexington | KY | 36,000        | 18,000            | 54,000              |
| 228     | Police Horse Patrol - Office Area and Stalls             | 575 West Sixth Street       | Lexington | KY | 278,600       | 35,000            | 313,600             |
| 229     | Police Headquarters                                      | 150 East Main Street        | Lexington | KY | 9,935,500     | 2,287,463         | 12,222,963          |
| 230     | Police Roll Call West                                    | 1795 Old Frankfort Pike     | Lexington | KY | 2,643,200     | 456,000           | 3,099,200           |
| 231     | Police Roll Call Central - Police And Central Job Center | 1059 Industry Road          | Lexington | KY | 2,887,100     | 93,600            | 2,980,700           |
| 232     | Police Roll Call East (Leased)                           | 1165 Centre Parkway         | Lexington | KY | 0             | 190,000           | 190,000             |
| 233     | Armory / Police Gymnasium                                | 1799 Old Frankfort Pike     | Lexington | KY | 2,151,200     | 675,000           | 2,826,200           |
| 234     | Canine Building  | 1313 Old Frankfort Pike     | Lexington | KY | 154,200       | 83,000            | 237,200             |
| 235     | Police Communications Building                           | 2269 Frankfort Court        | Lexington | KY | 2,012,000     | 103,000           | 2,115,000           |
| 236     | Police Safety City                                       | 1160 Red Mile Place         | Lexington | KY | 262,800       | 122,000           | 384,800             |
| 237     | Detention Center (New)                                   | 600 Old Frankfort Circle    | Lexington | KY | 81,084,100    | 3,915,000         | 84,999,100          |
| 238     | New Detention Center - Storage Building                  | 600 Old Frankfort Circle    | Lexington | KY | 153,600       | 0                 | 153,600             |
| 239     | Police Activity League Office                            | 1317 Centre Parkway         | Lexington | KY | 0             | 58,000            | 58,000              |
| 240     | Community Action Kitchen                                 | 915 Georgetown Street       | Lexington | KY | 0             | 0                 | 0                   |
| 241     | Community Action Council                                 | 923 Georgetown Street       | Lexington | KY | 0             | 0                 | 0                   |
| 242     | Black and Williams Center - Community Center             | 498 Georgetown Street       | Lexington | KY | 3,210,100     | 0                 | 3,210,100           |
| 243     | Black and Williams Center - Gymnasium                    | 498 Georgetown Street       | Lexington | KY | 598,700       | 0                 | 598,700             |
| 244     | Athens Park - Concessions/Restroom                       | 5780 Athens Boonesboro Road | Lexington | KY | 315,400       | 16,800            | 332,200             |



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| 245     | Athens Park - Property in the Open               | 5780 Athens Boonesboro Road | Lexington | KY | 0             | 225,000           | 225,000             |
| 246     | Bell Place Park - Bell House                     | 545 Sayre Avenue            | Lexington | KY | 2,875,900     | 200,000           | 3,075,900           |
| 247     | Bell Place Park - Carriage House                 | 545 Sayre Avenue            | Lexington | KY | 874,200       | 0                 | 874,200             |
| 248     | Berry Hill Park - Children's Pool                | 3489 Buckhorn Drive         | Lexington | KY | 43,000        | 0                 | 43,000              |
| 249     | Berry Hill Park - Property In The Open           | 3800 Crosby                 | Lexington | KY | 0             | 58,800            | 58,800              |
| 250     | Berry Hill Park - Property In The Open           | 3489 Buckhorn Drive         | Lexington | KY | 0             | 58,800            | 58,800              |
| 251     | Berry Hill Park - Pool House                     | 3489 Buckhorn Drive         | Lexington | KY | 363,800       | 2,500             | 366,300             |
| 252     | Berry Hill Park - Swimming Pool                  | 3489 Buckhorn Drive         | Lexington | KY | 686,700       | 0                 | 686,700             |
| 253     | Carver Community Center - Community Center       | 522 Patterson Street        | Lexington | KY | 3,922,800     | 232,400           | 4,155,200           |
| 254     | Carver Community Center- Property in the Open    | 522 Patterson Street        | Lexington | KY | 50,000        | 0                 | 50,000              |
| 255     | Castlewood Park - Loudon House                   | 209 Castlewood Drive        | Lexington | KY | 2,765,800     | 0                 | 2,765,800           |
| 256     | Castlewood Park - Gymnasium/Rec Center           | 201 Castlewood Drive        | Lexington | KY | 1,902,900     | 35,000            | 1,937,900           |
| 257     | Castlewood Park - Carriage House                 | 201 Castlewood Drive        | Lexington | KY | 242,800       | 3,000             | 245,800             |
| 258     | Castlewood Park - Property in the Open           | 201 Castlewood Drive        | Lexington | KY | 227,987       | 0                 | 227,987             |
| 259     | Castlewood Park - Fliter Building and Pump House | 320 Park View Avenue        | Lexington | KY | 162,700       | 158,400           | 321,100             |
| 260     | Castlewood Park - Restroom Building              | 320 Park View Avenue        | Lexington | KY | 70,500        | 0                 | 70,500              |
| 261     | Castlewood Park - Swimming Pool                  | 320 Park View Avenue        | Lexington | KY | 1,408,800     | 0                 | 1,408,800           |
| 262     | Castlewood Park - Pool House                     | 320 Park View Avenue        | Lexington | KY | 402,400       | 15,000            | 417,400             |
| 263     | Castlewood Park - Baseball Concessions           | 320 Park View Avenue        | Lexington | KY | 122,500       | 5,000             | 127,500             |
| 264     | Charles Young Center - Community Center          | 540 East Third Street       | Lexington | KY | 1,332,000     | 5,000             | 1,337,000           |
| 265     | Charles Young Center - Property in the Open      | 540 East Third Street       | Lexington | KY | 61,000        | 0                 | 61,000              |
| 266     | Charles Young Center - Restroom Building         | 540 East Third Street       | Lexington | KY | 157,931       | 0                 | 157,931             |
| 267     | Constitution Park - Batting Cage and Maintenance | 1670 Old Paris Road         | Lexington | KY | 113,800       | 2,500             | 116,300             |
| 268     | Constitution Park - Property in the Open         | 1670 Old Paris Road         | Lexington | KY | 0             | 385,800           | 385,800             |
| 269     | Constitution Park - Restroom Building            | 1670 Old Paris Road         | Lexington | KY | 335,400       | 5,000             | 340,400             |
| 270     | Douglass Park - Baseball Concessions             | 701 Howard Street           | Lexington | KY | 282,400       | 7,500             | 289,900             |
| 271     | Douglass Park - Pool House                       | 701 Howard Street           | Lexington | KY | 237,400       | 4,500             | 241,900             |

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| 272     | Douglass Park - Swimming Pool                  | 701 Howard Street           | Lexington | KY | 593,600       | 0                 | 593,600             |
| 273     | Douglass Park - Maintenance Building           | 726 Georgetown Street       | Lexington | KY | 174,800       | 16,000            | 190,800             |
| 274     | Douglass Park - Orear Community Center         | 726 Georgetown Street       | Lexington | KY | 402,900       | 3,500             | 406,400             |
| 275     | Douglass Park - Property in the Open           | 726 Georgetown Street       | Lexington | KY | 578,900       | 0                 | 578,900             |
| 276     | Dunbar Park - Community Center                 | 545 North Upper Street      | Lexington | KY | 5,371,400     | 232,000           | 5,603,400           |
| 277     | Dunbar Park - Morton House                     | 530 North Limestone         | Lexington | KY | 1,173,000     | 0                 | 1,173,000           |
| 278     | Ecton Park - Bathroom Pavilion                 | 956 Turkey Foot Road        | Lexington | KY | 158,200       | 0                 | 158,200             |
| 279     | Gainesway Park - Community Center              | 3460 Milano Road            | Lexington | KY | 593,900       | 153,600           | 747,500             |
| 280     | Gainesway Park - Property in the Open          | 3460 Milano Road            | Lexington | KY | 0             | 188,500           | 188,500             |
| 281     | Garden Springs Park - Concessions And Restroom | 2005 Dogwood Drive          | Lexington | KY | 103,200       | 35,900            | 139,100             |
| 282     | Gratz Park - Property in the Open              | 253 Market Street           | Lexington | KY | 200,000       | 0                 | 200,000             |
| 283     | Gratz Park - The Kitchen                       | 253 Market Street           | Lexington | KY | 754,800       | 0                 | 754,800             |
| 284     | Green Acres Park - Community Center            | 1560 La Salle Road          | Lexington | KY | 316,500       | 25,000            | 341,500             |
| 285     | Green Acres Park - Property in the Open        | 1560 La Salle Road          | Lexington | KY | 47,800        | 0                 | 47,800              |
| 286     | Highland Park - Community Center               | 1991 Mark Avenue            | Lexington | KY | 233,300       | 5,000             | 238,300             |
| 287     | Idle Hour Park - Maintenance Building          | 212 St. Ann Drive           | Lexington | KY | 210,200       | 2,500             | 212,700             |
| 288     | Idle Hour Park - Property in the Open          | 212 St. Ann Drive           | Lexington | KY | 0             | 278,800           | 278,800             |
| 289     | Jacobson Park - Boat House Restroom            | 4051 Athens Boonesboro Road | Lexington | KY | 76,600        | 0                 | 76,600              |
| 290     | Jacobson Park - Park Maintenance Office        | 4051 Athens Boonesboro Road | Lexington | KY | 137,100       | 45,000            | 182,100             |
| 291     | Jacobson Park - Property in the Open           | 4051 Athens Boonesboro Road | Lexington | KY | 0             | 178,600           | 178,600             |
| 292     | Jacobson Park - Scout Headquarters             | 4051 Athens Boonesboro Road | Lexington | KY | 281,400       | 15,000            | 296,400             |
| 293     | Kearney Golf Course - Clubhouse                | 3403 Kearney Road           | Lexington | KY | 1,424,900     | 125,000           | 1,549,900           |
| 294     | Kearney Golf Course - Maintenance Building     | 3403 Kearney Road           | Lexington | KY | 520,200       | 155,000           | 675,200             |
| 295     | Kearney Golf Course - Property in the Open     | 3403 Kearney Road           | Lexington | KY | 0             | 65,000            | 65,000              |
| 296     | Kenawood Park - Clubhouse                      | 612 Bryanwood Parkway       | Lexington | KY | 196,851       | 0                 | 196,851             |
| 297     | Kenwick Park - Community Center                | 313 Owsley Avenue           | Lexington | KY | 1,535,800     | 55,000            | 1,590,800           |

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| 298     | Kirk Levington Park - Property In The Open            | 396 Redding Road        | Lexington | KY | 0             | 345,800           | 345,800             |
| 299     | Lakeside Golf Course - Clubhouse                      | 3725 Richmond Road      | Lexington | KY | 1,056,900     | 95,000            | 1,151,900           |
| 300     | Lakeside Golf Course - Maintenance Building           | 3725 Richmond Road      | Lexington | KY | 642,800       | 48,400            | 691,200             |
| 301     | Landsdowne Merrick Park - Property In The Open        | 3190 Montavesta Road    | Lexington | KY | 0             | 94,600            | 94,600              |
| 302     | Lou Johnson Park - Neighborhood Center                | 182 Prall Street        | Lexington | KY | 173,700       | 6,500             | 180,200             |
| 303     | Lou Johnson Park - Property in the Open               | 182 Prall Street        | Lexington | KY | 0             | 46,400            | 46,400              |
| 304     | Marlboro Park - Community Center                      | 1870 Benton Place       | Lexington | KY | 295,600       | 7,500             | 303,100             |
| 305     | Marlboro Park - Property in the Open                  | 1870 Benton Place       | Lexington | KY | 0             | 38,300            | 38,300              |
| 306     | Martin Luther King Park - Community Center            | 1625 Mccullough Drive   | Lexington | KY | 295,600       | 7,500             | 303,100             |
| 307     | Mary Todd Park - Concessions and Restroom             | 525 Rogers Road         | Lexington | KY | 65,200        | 2,500             | 67,700              |
| 308     | Mary Todd Park - Property in the Open                 | 525 Rogers Road         | Lexington | KY | 0             | 118,900           | 118,900             |
| 309     | Meadowbrook Golf Course Pro Shop And Clubhouse        | 370 Wilson Downing Road | Lexington | KY | 75,200        | 60,000            | 135,200             |
| 310     | Meadowbrook Golf Course - Property In The Open        | 372 Harvard Drive       | Lexington | KY | 0             | 68,400            | 68,400              |
| 311     | Meadowthorpe Park - Community Center                  | 333 Larch Lane          | Lexington | KY | 376,242       | 9,500             | 385,742             |
| 312     | Meadowthorpe Park - Concessions and Restroom          | 333 Larch Lane          | Lexington | KY | 86,400        | 10,000            | 96,400              |
| 313     | Meadowthorpe Park - Property in the Open              | 333 Larch Lane          | Lexington | KY | 0             | 47,442            | 47,442              |
| 314     | Oakwood Park - Community Center                       | 1050 Briarwood Drive    | Lexington | KY | 272,700       | 5,000             | 277,700             |
| 315     | Cardinal Run Park - 2 Field Concessions and Restrooms | 2000 Parkers Mill Road  | Lexington | KY | 204,200       | 8,500             | 212,700             |
| 316     | Cardinal Run Park - 5 Field Concessions and Restrooms | 2000 Parkers Mill Road  | Lexington | KY | 390,600       | 28,300            | 418,900             |
| 317     | Cardinal Run Park - Property in the Open              | 2000 Parkers Mill Road  | Lexington | KY | 0             | 876,800           | 876,800             |
| 318     | Cardinal Run Park - Rental House                      | 2101 Parkers Mill Road  | Lexington | KY | 148,200       | 0                 | 148,200             |
| 319     | Phoenix Park - Property In The Open                   | 100 East Main Street    | Lexington | KY | 0             | 225,000           | 225,000             |
| 320     | Picadome Golf Course Park Administration Building     | 469 Parkway Drive       | Lexington | KY | 1,342,200     | 75,000            | 1,417,200           |
| 321     | Picadome Golf Course - Pool House                     | 469 Parkway Drive       | Lexington | KY | 221,900       | 3,200             | 225,100             |

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| 322     | Picadome Golf Course Pro Shop                       | 469 Parkway Drive         | Lexington | KY | 238,800       | 60,000            | 298,800             |
| 323     | Picadome Golf Course Swimming Pool                  | 469 Parkway Drive         | Lexington | KY | 409,900       | 0                 | 409,900             |
| 324     | Picadome Golf Course Turf Operations Center         | 469 Parkway Drive         | Lexington | KY | 165,700       | 85,600            | 251,300             |
| 325     | Pleasant Ridge Park - Restroom Pavilion             | 1350 Pleasant Ridge Drive | Lexington | KY | 173,500       | 0                 | 173,500             |
| 326     | Raven Run Park - Building A - New Nature Center     | 5886 Jacks Creek Pike     | Lexington | KY | 2,249,728     | 0                 | 2,249,728           |
| 327     | Raven Run Park - Building B - New Nature Center     | 5886 Jacks Creek Pike     | Lexington | KY | 693,816       | 10,000            | 703,816             |
| 328     | Raven Run Park - House                              | 5886 Jacks Creek Pike     | Lexington | KY | 107,500       | 0                 | 107,500             |
| 329     | Shillito Park - Babe Ruth Concession Stand          | 300 West Reynolds Road    | Lexington | KY | 325,400       | 11,500            | 336,900             |
| 330     | Shillito Park - Cal Ripken Concessions and Restroom | 300 West Reynolds Road    | Lexington | KY | 156,700       | 4,500             | 161,200             |
| 331     | Shillito Park - Children's Pool                     | 300 West Reynolds Road    | Lexington | KY | 47,700        | 0                 | 47,700              |
| 332     | Shillito Park - Maintenance Building                | 300 West Reynolds Road    | Lexington | KY | 222,800       | 16,800            | 239,600             |
| 333     | Shillito Park - Miracle League Ballfield            | 300 West Reynolds Road    | Lexington | KY | 675,000       | 0                 | 675,000             |
| 334     | Shillito Park - Miracle League Concessions          | 300 West Reynolds Road    | Lexington | KY | 265,200       | 65,600            | 330,800             |
| 335     | Shillito Park - Miracle League Pavilion             | 300 West Reynolds Road    | Lexington | KY | 75,200        | 0                 | 75,200              |
| 336     | Shillito Park - Park Restroom                       | 300 West Reynolds Road    | Lexington | KY | 51,600        | 0                 | 51,600              |
| 337     | Shillito Park - Pool House                          | 300 West Reynolds Road    | Lexington | KY | 354,582       | 8,000             | 362,582             |
| 338     | Shillito Park - Property in the Open                | 300 West Reynolds Road    | Lexington | KY | 0             | 1,206,637         | 1,206,637           |
| 339     | Shillito Park - Swimming Pool                       | 300 West Reynolds Road    | Lexington | KY | 1,222,300     | 0                 | 1,222,300           |
| 340     | Shillito Park - Tennis Building                     | 300 West Reynolds Road    | Lexington | KY | 228,900       | 14,800            | 243,700             |
| 341     | Spiegle Heights Park - Property In The Open         | 424 Speigle Street        | Lexington | KY | 0             | 72,400            | 72,400              |
| 342     | Tates Creek Golf Course - Ballroom and Pro Shop     | 1400 Gainesway Drive      | Lexington | KY | 2,326,300     | 126,000           | 2,452,300           |
| 343     | Tates Creek Golf Course - Children's Pool           | 1400 Gainesway Drive      | Lexington | KY | 204,100       | 0                 | 204,100             |
| 344     | Tates Creek Golf Course - Craft House/Cart Storage  | 1400 Gainesway Drive      | Lexington | KY | 571,900       | 68,400            | 640,300             |
| 345     | Tates Creek Golf Course - Maintenance Building      | 1400 Gainesway Drive      | Lexington | KY | 154,400       | 22,000            | 176,400             |
| 346     | Tates Creek Golf Course - Pool House                | 1400 Gainesway Drive      | Lexington | KY | 318,200       | 5,000             | 323,200             |
| 347     | Tates Creek Golf Course - Swimming Pool             | 1400 Gainesway Drive      | Lexington | KY | 1,213,150     | 0                 | 1,213,150           |
| 348     | Thoroughbred Park - Property In The Open            | 133 Midland Avenue        | Lexington | KY | 0             | 485,000           | 485,000             |

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| 349     | Valley Park - Community Center                    | 2077 Cambridge Drive      | Lexington | KY | 378,200       | 7,500             | 385,700             |
| 350     | Valley Park - Property in the Open                | 2077 Cambridge Drive      | Lexington | KY | 0             | 154,800           | 154,800             |
| 351     | Veterans Park - Baseball Announcer and Storage    | 650 Southpoint Drive      | Lexington | KY | 69,400        | 8,500             | 77,900              |
| 352     | Veterans Park - Batting Cage (Lower)              | 650 Southpoint Drive      | Lexington | KY | 64,800        | 0                 | 64,800              |
| 353     | Veterans Park -- Batting Cage (Upper)             | 650 Southpoint Drive      | Lexington | KY | 129,800       | 0                 | 129,800             |
| 354     | Veterans Park - Concessions and Restroom (Lower)  | 650 Southpoint Drive      | Lexington | KY | 173,800       | 32,200            | 206,000             |
| 355     | Veterans Park - Concessions and Restroom (Upper)  | 650 Southpoint Drive      | Lexington | KY | 88,700        | 4,500             | 93,200              |
| 356     | Veterans Park - Maintenance Building              | 650 Southpoint Drive      | Lexington | KY | 224,900       | 45,600            | 270,500             |
| 357     | Veterans Park - Property in the Open              | 650 Southpoint Drive      | Lexington | KY | 0             | 566,669           | 566,669             |
| 358     | Whitney Young Park - Community Center             | 1033 Saint Martins Avenue | Lexington | KY | 404,100       | 16,200            | 420,300             |
| 359     | Whitney Young Park - Property in the Open         | 1033 Saint Martins Avenue | Lexington | KY | 0             | 52,500            | 52,500              |
| 360     | Wolf Run Park - Concessions and Restroom          | 1618 Maywick View Lane    | Lexington | KY | 267,000       | 3,500             | 270,500             |
| 361     | Wolf Run Park - Property in the Open              | 1618 Maywick View Lane    | Lexington | KY | 0             | 52,800            | 52,800              |
| 362     | Woodhill Park - Community Center                  | 457 Lakewood Drive        | Lexington | KY | 274,585       | 2,000             | 276,585             |
| 363     | Woodhill Park - Property in the Open              | 457 Lakewood Drive        | Lexington | KY | 0             | 46,800            | 46,800              |
| 364     | Woodland Park - Children's Pool                   | 601 East High Street      | Lexington | KY | 567,600       | 0                 | 567,600             |
| 365     | Woodland Park - Diving Pool                       | 601 East High Street      | Lexington | KY | 445,800       |                   | 445,800             |
| 366     | Woodland Park - Maintenance and Restroom Building | 601 East High Street      | Lexington | KY | 156,200       | 3,500             | 159,700             |
| 367     | Woodland Park - Property in the Open              | 601 East High Street      | Lexington | KY | 66,800        | 0                 | 66,800              |
| 368     | Woodland Park - Skateboard Park                   | 601 East High Street      | Lexington | KY | 365,500       | 0                 | 365,500             |
| 369     | Woodland Park - Swimming Pool                     | 601 East High Street      | Lexington | KY | 596,600       |                   | 596,600             |
| 370     | Woodland Park - Woodland Aquatic Center           | 601 East High Street      | Lexington | KY | 996,400       | 25,000            | 1,021,400           |
| 371     | Southland Park - Concessions and Restroom         | 600 Laramie Drive         | Lexington | KY | 56,800        | 2,500             | 59,300              |
| 372     | Southland Park - South Base Maintenance           | 600 Laramie Drive         | Lexington | KY | 456,800       | 48,200            | 505,000             |

| Ins Loc | Name   | Address                      | City      | St | Real Property | Personal Property | Total Insured Value |
|---------|--|------------------------------|-----------|----|---------------|-------------------|---------------------|
| 373     | Southland Park - Aquatic Center Filter Building              | 625 Hill N Dale Road         | Lexington | KY | 243,600       | 178,400           | 422,000             |
| 374     | Southland Park - Aquatic Center Pool House                   | 625 Hill N Dale Road         | Lexington | KY | 575,333       | 24,600            | 599,933             |
| 375     | Southland Park - Children's Pool                             | 625 Hill N Dale Road         | Lexington | KY | 318,600       | 0                 | 318,600             |
| 376     | Southland Park - Park Property in the Open                   | 625 Hill N Dale Road         | Lexington | KY | 0             | 424,800           | 424,800             |
| 377     | Southland Park - Pavilion and Restrooms                      | 625 Hill N Dale Road         | Lexington | KY | 141,200       | 7,400             | 148,600             |
| 378     | Southland Park - Swimming Pool                               | 625 Hill N Dale Road         | Lexington | KY | 2,321,000     | 0                 | 2,321,000           |
| 379     | McConnell Springs Park - Nature Center                       | 416 Rebmman Lane             | Lexington | KY | 224,400       | 25,000            | 249,400             |
| 380     | Masterson Station Park- Barn #1                              | 3560 Shamrock Lane           | Lexington | KY | 335,560       | 0                 | 335,560             |
| 381     | Masterson Station Park - Barn #2                             | 3560 Shamrock Lane           | Lexington | KY | 717,800       | 50,000            | 767,800             |
| 382     | Masterson Station Park - Barn #3                             | 3560 Shamrock Lane           | Lexington | KY | 344,100       | 30,000            | 374,100             |
| 383     | Masterson Station Park - Barn #4                             | 3560 Shamrock Lane           | Lexington | KY | 688,700       | 40,000            | 728,700             |
| 384     | Masterson Station Park - Landscaping Building                | 3560 Shamrock Lane           | Lexington | KY | 421,400       | 65,200            | 486,600             |
| 385     | Masterson Station Park Rental House                          | 3561 Shamrock Lane           | Lexington | KY | 191,800       | 0                 | 191,800             |
| 386     | Masterson Station Park - Maintenance Administration and Shop | 3544 Shamrock Lane           | Lexington | KY | 1,241,200     | 155,800           | 1,397,000           |
| 387     | Masterson Station Park - Old Dairy Barn #1                   | 3544 Shamrock Lane           | Lexington |    | 603,300       | 86,300            | 689,600             |
| 388     | Masterson Station Park - Shed Row Building                   | 3544 Shamrock Lane           | Lexington | KY | 270,000       | 10,000            | 280,000             |
| 389     | Masterson Station Park - Chaney Residence                    | 3355 Spurr Road              | Lexington | KY | 294,900       | 0                 | 294,900             |
| 390     | Masterson Station Park Horse Arena                           | 3475 Shamrock Lane           | Lexington | KY | 2,645,800     | 55,000            | 2,700,800           |
| 391     | Masterson Station Park Old Extension Exposition Center       | Shamrock Lane                | Lexington | KY | 332,060       | 3,500             | 335,560             |
| 392     | Hisle Farm - Barn  | 3601 Briar Hill Road         | Lexington | KY | 312,400       | 0                 | 312,400             |
| 393     | Hisle Farm - House   | 3601 Briar Hill Road         | Lexington | KY | 279,700       |                   | 279,700             |
| 394     | Dogwood Trace Park - Property In The Open                    | 2393 Dogwood Trace Boulevard | Lexington | KY | 0             | 68,400            | 68,400              |
| 395     | Addison Park - Property In The Open                          | 1150 Garison Avenue          | Lexington | KY | 0             | 58,000            | 58,000              |
| 396     | Heartland Park - Property In The Open                        | 3701 Kenesaw Drive           | Lexington | KY | 0             | 61,400            | 61,400              |
| 397     | Caden Lane Properties - Back House                           | 705 Caden Lane               | Lexington | KY | 86,800        | 0                 | 86,800              |
| 398     | Caden Lane Properties - Front House                          | 705 Caden Lane               | Lexington | KY | 177,200       | 0                 | 177,200             |

| Ins Loc | Name  | Address                      | City      | St | Real Property | Personal Property | Total Insured Value |
|---------|---|------------------------------|-----------|----|---------------|-------------------|---------------------|
| 399     | General Services - Building Maintenance Office                        | 1555 Old Frankfort Pike      | Lexington | KY | 1,875,900     | 537,000           | 2,412,900           |
| 400     | Fleet Services - Office And Service Garage                            | 669 Byrd Thurman Drive       | Lexington | KY | 5,632,400     | 3,720,000         | 9,352,400           |
| 401     | Fleet Services - Truck Wash   | 669 Byrd Thurman Drive       | Lexington | KY | 293,700       | 150,000           | 443,700             |
| 402     | Lyric Theatre   | 300 Elm Tree Lane            | Lexington | KY | 5,708,000     | 155,960           | 5,863,960           |
| 403     | Courthouse Garage   | 150 A North Limestone        | Lexington | KY | 11,131,500    | 0                 | 11,131,500          |
| 404     | North Base Maintenance  | 1793 Liberty Road            | Lexington | KY | 1,274,700     | 125,000           | 1,399,700           |
| 405     | Phoenix Center  | 101 East Vine Street         | Lexington | KY | 11,957,700    | 2,291,000         | 14,248,700          |
| 406     | Rainbow House   | 1807 Dalton Court            | Lexington | KY | 0             | 0                 | 0                   |
| 407     | Solomon House   | 851 Todds Road               | Lexington | KY | 299,100       | 0                 | 299,100             |
| 408     | Lexington Art Center - Downtown Art Center/Alfalfa Restaurant         | 141 & 141 A East Main Street | Lexington | KY | 6,087,800     | 250,000           | 6,337,800           |
| 409     | Lexington Council of Art - Arts Place                                 | 161 Mill Street              | Lexington | KY | 4,078,900     | 0                 | 4,078,900           |
| 410     | Kentucky Theatre  | 216 East Main Street         | Lexington | KY | 4,346,300     | 15,000            | 4,361,300           |
| 411     | State Theatre   | 218 A East Main Street       | Lexington | KY | 1,589,300     | 0                 | 1,589,300           |
| 412     | Hope Center   | 360 E Loudon Street          | Lexington | KY | 3,109,650     | 0                 | 3,109,650           |
| 413     | Childrens Museum  | 440 West Short Street        | Lexington | KY | 0             | 0                 | 0                   |
| 414     | Carnegie Literacy Center  | 251 West Second Street       | Lexington | KY | 6,436,400     | 281,000           | 6,717,400           |
| 415     | Windstream  | 151 North Martin Luther King | Lexington | KY | 0             | 0                 | 0                   |
| 416     | Wolf Run WWS Tank   | 1104 Kilrush Drive           | Lexington | KY | 6,400,000     | 0                 | 6,400,000           |
| 417     | New Senior Citizens Center  | 195 Life Lane                | Lexington | KY | 9,952,697     | 450,000           | 10,402,697          |
| 418     | Isaac Murphy Memorial Garden/Trail - Property in the Open             | 577 East Third               | Lexington | KY | 740,855       | 0                 | 740,855             |
| 419     | Masterson Station Park - Restrooms                                    | 3051 Leestown Road           | Lexington | KY | 415,359       | 0                 | 415,359             |
| 420     | Masterson Station Park - 4 H Pavillion & So. Structure (Bldg 1A & 1B) | 3051 Leestown Road           | Lexington | KY | 332,060       | 0                 | 332,060             |
| 421     | Masterson Station Park - 4 H Pole Barn (Bldg 1C)                      | 3051 Leestown Road           | Lexington | KY | 123,000       | 0                 | 123,000             |
| 422     | Masterson Station Park - Lions Club Ticket Booth (Bldg 3A)            | 3051 Leestown Road           | Lexington | KY | 23,120        | 0                 | 23,120              |
| 423     | Masterson Station Park - Lions Club Booth annex (Bldg 3B)             | 3051 Leestown Road           | Lexington | KY | 72,600        | 0                 | 72,600              |
| 424     | Masterson Station Park - Lions Club Storage Shed (Bldg 3C)            | 3051 Leestown Road           | Lexington | KY | 5,000         | 0                 | 5,000               |
| 425     | Masterson Station Park - Lions Club Ticket Booth (Bldg 4A)            | 3051 Leestown Road           | Lexington | KY | 23,736        | 0                 | 23,736              |

| Ins Loc | Name   | Address                   | City      | St | Real Property | Personal Property | Total Insured Value |
|---------|--|---------------------------|-----------|----|---------------|-------------------|---------------------|
| 426     | Masterson Station Park - Lions Club Office/House (Bldg 4B)             | 3051 Leestown Road        | Lexington | KY | 81,600        | 0                 | 81,600              |
| 427     | Masterson Station Park - Lions Club Bathrooms (Bldg 5)                 | 3051 Leestown Road        | Lexington | KY | 142,000       | 0                 | 142,000             |
| 428     | Masterson Station Park - Lions Club Bldg/Kitchen/Pavillion (Bld 2A/2B) | 3051 Leestown Road        | Lexington | KY | 282,320       | 0                 | 282,320             |
| 429     | Wellington Park Shelter  | 565 Wellington Way        | Lexington | KY | 33,746        | 0                 | 33,746              |
| 430     | Red Mile Pump Station  | 1200 Red Mile Road        | Lexington | KY | 259,000       | 0                 | 259,000             |
| 431     | Red Mile Pump Station  | 1294 Brittany Farm Way    | Lexington | KY | 36,000        | 0                 | 36,000              |
| 432     | Haley Pike Pump Station - Leachate Pump Station                        | 4216 Hedger Lane          | Lexington | KY | 34,500        | 0                 | 34,500              |
| 433     | Walnut Grove Pump Station  | 2415 Walnut Grove         | Lexington | KY | 63,000        | 0                 | 63,000              |
| 434     | Fire Station #2  | 1276 Eastland Drive       | Lexington | KY | 5,057,696     | 142,000           | 5,199,696           |
| 435     | Moondance Amphitheater Property in the Open                            | 1152 Monarch St           | Lexington | KY | 0             | 366,700           | 366,700             |
| 436     | Clerk Office (Annex)   | 130 East Main Street      | Lexington | KY | 3,457,750     | 685,222           | 4,142,972           |
| 437     | Blue Sky Parkway Pump Station (Lift Station)                           | 289 Blue Sky Parkway      | Lexington | KY | 168,000       |                   | 168,000             |
| 438     | Coolavin Park Property in the Open                                     | 550 West Sixth Street     | Lexington | KY | 185,800       | 0                 | 185,800             |
| 439     | Ecton Park - Property in the Open                                      | 956 Turkey Foot Road      | Lexington | KY | 66,800        | 0                 | 66,800              |
| 440     | Kenawood Park - Property in the Open                                   | 612 Bryanwood Parkway     | Lexington | KY | 0             | 58,600            | 58,600              |
| 441     | Kenawood Park - Restroom and Concessions                               | 612 Bryanwood Parkway     | Lexington | KY | 166,400       | 3,500             | 169,900             |
| 442     | Lower Cane Road Pump Station Lift Station Structure                    | 1760 McGrathiana Parkway  | Lexington | KY | 4,998,500     | 0                 | 4,998,500           |
| 443     | Martin Luther King Park Property in the Open                           | 1625 Mccullough Drive     | Lexington | KY | 0             | 218,600           | 218,600             |
| 444     | Police Safety City Storage Garage                                      | 1155 Red Mile Place       | Lexington | KY | 56,900        | 5,000             | 61,900              |
| 445     | Raven Run Park - Nature Center   | 5886 Jacks Creek Pike     | Lexington | KY | 2,149,600     | 50,000            | 2,199,600           |
| 446     | Raven Run Park - Prather House   | 5886 Jacks Creek Pike     | Lexington | KY | 588,800       | 0                 | 588,800             |
| 447     | Town Branch Pump Station Submersible Station                           | 335 Jimmie Drive          | Lexington | KY | 35,000        | 0                 | 35,000              |
| 448     | Wolf Run Pump Station Lift Station Structure                           | 755 Enterprise Drive      | Lexington | KY | 1,277,300     | 0                 | 1,277,300           |
| 449     | Arson Unit Building (Vacant)   | 183 Old Gerogetown Street | Lexington | KY | 103,700       | 2,000             | 105,700             |
| 450     | Blackford Pump Station - Submersible Structure                         | 3200 Mahala               | Lexington | KY | 354,200       | 0                 | 354,200             |



| Ins Loc                       | Name   | Address                     | City           | St | Real Property | Personal Property | Total Insured Value |
|-------------------------------|--|-----------------------------|----------------|----|---------------|-------------------|---------------------|
| 451                           | Glen Eagles Pump Station - Submersible Statuin   | 3095 Caversham Park Lane    | Lexington      | KY | 285,600       | 0                 | 285,600             |
| 452                           | Leestown West Pump Station - Submersible Station | 150 Venture Court           | Lexington      | KY | 39,600        | 0                 | 39,600              |
| 453                           | Man-O-War Paump Station - Submersible Station    | 2079 Bryant Road            | Lexington      | KY | 128,800       | 0                 | 128,800             |
| 454                           | Cheapside Park Pavilion                          | 215 West Main Street        | Lexington      | KY | 1,012,378     | 0                 | 1,012,378           |
| 455                           | Fire Station #24                                 | 2754 Magnolia Springs Dr    | Lexington      | KY | 4,640,000     | 280,000           | 4,920,000           |
| 456                           | Dwelling   | 468 Parkway Drive           | Lexington      | KY | 193,500       | 100,000           | 293,500             |
| 457                           | West Hickman WW Storage Facility                 | 200 West Hickman Plant Road | NICHOLAS VILLE | KY | 48,315,497    | 0                 | 48,315,497          |
| 458                           | Police Canine Facility                           | 687 Byrd Thurman Way        | Lexington      | KY | 1,123,686     | 0                 | 1,123,686           |
| 459                           | Salt Barn #2                                     | Brannon Road                | Lexington      | KY | 1,085,913     |                   | 1,085,913           |
| 460                           | Solid Waste Truck Bay #3                         | 675 Bryd Thurman Drive      | Lexington      | KY | 520,400       |                   | 520,400             |
| 461                           | Southland Pump Station - Submersible Station     | Harrodsburg Road            | Lexington      | KY | 64,100        |                   | 64,100              |
| 462                           | General Services - Storage                       | Old Frankfort Pike          | Lexington      | KY | 70,400        |                   | 70,400              |
| 463                           | Operational Control - Facilities Storage Bldg #1 | Old Frankfort Pike          | Lexington      | KY | 57,200        |                   | 57,200              |
| Sub-total                     |  |                             |                |    |               |                   | <b>805,185,257</b>  |
| Vehicles (Cost New)           |  |                             |                |    |               |                   | 102,883,978         |
| Traffic Engineering Equipment |  |                             |                |    |               |                   | 43,316,852          |
| Animals                       |  |                             |                |    |               |                   | 293,400             |
| Fine Arts                     |  |                             |                |    |               |                   | 10,000,000          |
| EDP                           |  |                             |                |    |               |                   | 19,347,949          |
| Contractors Equipment         |  |                             |                |    |               |                   | 6,772,356           |
| Total Insurable Value         |  |                             |                |    |               |                   | 987,799,792         |

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## COMMERCIAL GENERAL LIABILITY

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

Carrier Name: **Safety National Casualty Corporation**

A.M. Best Rating **A+: XV as of October 03, 2019**

### Coverage Written On:

- Occurrence Form                       Claims Made Form  
Retroactive Date:

| <u>Coverage Description</u>             | <u>Limits</u> |
|---|---------------|
| General Aggregate                       | \$4,000,000   |
| Products-Completed Operations Aggregate | \$4,000,000   |
| Personal and Advertising Injury         | \$2,000,000   |
| Each Occurrence                         | \$2,000,000   |
| Damage to Rented Premises               | \$1,000,000   |
| Medical Expense (Any One Person)        | Excluded      |

| <input checked="" type="checkbox"/> Retentions | Amount      |
|--|-------------|
| CGL – Each Occurrence                          | \$1,500,000 |
| Personal and Advertising Injury                | \$1,500,000 |
| Damages to Rented Premises                     | \$1,500,000 |
| Employee Benefits Liability                    | \$1,500,000 |

**ALAE Within Retention Paid By Insured**

### ADDITIONAL COVERAGES

| <b>Employee Benefits Liability</b> | <b>Claims Made – Retro Date- 7/01/2017</b> |
|------------------------------------|--|
| Limit (Each Employee):             | \$2,000,000                                |
| Limit (Aggregate):                 | \$4,000,000                                |

### Forms/Endorsements / Exclusions

CGL Coverage Form CG 00 01  
Employee Benefits Liability Claims Made Form SNGL 054  
Coverage Retention Form SNGL 024  
Total Pollution Exclusion with Hostile Fire Exception CG 21 65  
Limited Pollution – Pesticide or Herbicide Applicator CG 22 64  
Nuclear Energy Liability Exclusion IL 00 21  
Fungi or Bacteria Exclusion CG 21 67  
Silica Exclusion CG 21 96  
Asbestos Exclusion SNGL 044  
Lead Exclusion SNGL 043  
Employment Related Practices Exclusion CG 21 47

### Coverage Summary

This coverage protects your business from claims arising from alleged bodily injury, personal injury or property damage liability. It includes protection for services you render or products you sell. Coverage payments can include judgments, attorney fees, court costs, or other related expenses.

### Occurrence Basis

Covers a loss caused by an occurrence that happened during the policy period, although the claim may be made after the policy expires.

### 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.)*

**Forms/Endorsements / Exclusions (Continued)**

Law Enforcement Exclusion CG 22 51  
ERISA Exclusion SNGL 002  
Amended Definition of Bodily Injury SNGL 004  
Unintentional Failure to Disclose Hazards or Occurrences SNGL 021  
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  
Employee Benefits Liability Coverage with Self-Insured Retention SNGL 054  
Exclusion – Access or Disclosure of Confidential or Personal Information and Data-Related Liability CG 21 07  
Exclusion Coverage C – Medical Payments CG 21 35  
Knowledge of Occurrence SNGL 020  
Self-Insured Retention Endorsement SNGL 024  
Sexual Abuse or Molestation Coverage GLM 007  
Earlier Notice of Cancellation – 90 Days CG 02 24  
Contractual Liability – Railroads CG 24 17  
Boats CG 24 12  
Liquor Liability Exclusion Amendment CG 21 51  
Additional Insured – PI & PD GLM 069  
Insured Contract – Mutual Aid Assistance GLM 070  
Emergency & First Aid Medical Treatment – Amended Who Is an Insured GLMAN 015  
TRIA Policyholder Disclosure Notice

## COMMERCIAL AUTOMOBILE

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

Carrier Name: **Safety National Casualty Corporation**

AM Best Rating: **A+: XV as of October 3, 2019**

### Coverage Description

|   |  |   |
|---|--|---|
| <p>Symbol 1</p> <p>6</p> <p>6</p> <p>2</p> <p>5</p> | <p><b>Liability - Bodily Injury and Property Damage</b></p> <p><b>Uninsured Motorists</b></p> <p><b>Underinsured Motorists</b></p> <p><b>Medical Payments - Each Person</b></p> <p><b>PIP or Equivalent No-Fault (\$1,500,000 SIR)</b></p> <p><b>Physical Damage Coverage</b><br/>(see attached automobile schedule)</p> | <p>\$2,000,000</p> <p>Excluded</p> <p>Excluded</p> <p>Excluded</p> <p>Reject where allowed<br/>Statutory Minimum<br/>Where Required</p> <p>Excluded</p> |
|---|--|---|

**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 SNCA 038  
 Unintentional Failure to Disclose Material Facts 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 95  
 Amphibious Vehicles CA 23 97  
 Public Transportation Autos CA 24 02  
 Hired Autos Specified as Covered Autos You Own CA 99 16  
 Waiver of Premium Audit Condition CAM 001  
 Nuclear Energy Liability Exclusion IL 00 21  
 Earlier Notice of Cancellation – 90 Days SNCA 024  
 Knowledge of Occurrence SNCA 025  
 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.)*

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## PUBLIC OFFICIALS & EMPLOYMENT PRACTICES LIABILITY

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

Carrier Name: **Safety Specialty Insurance Company/Safety National (Non-Admitted)**

A.M. Best Rating: **A+: XV as of October 3, 2019**

| <b>Coverage Description</b> | <b>Limit</b> |
|-----------------------------|--------------|
| Each Wrongful Act           | \$2,000,000  |
| Annual Aggregate Limit      | \$2,000,000  |

| <b>Retention</b>                  | <b>Amount</b> |
|-----------------------------------|---------------|
| Each Wrongful Act (including LAE) | \$1,500,000   |

**Policy Form:** POEPOF 0416 – Occurrence Form

Coverage Retention Form IL SIR 0716  
Mandatory State Forms  
Non-Stacking of Limits Endorsement – Form ILNONSTACK 0416  
Earlier Notice of Cancellation – 90 Days – ESM 003  
Knowledge of Occurrence – ESM 015

### **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.)*

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## LAW ENFORCEMENT LIABILITY

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Named Insured:       **Lexington-Fayette Urban County Government**  
Carrier Name:         **Safety Specialty Insurance Company/Safety National (Non-Admitted)**  
A.M. Best Rating:    **A+: XV as of October 3, 2019**

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

| <b>Coverage Description</b>                    | <b>Limit</b> |
|--|--------------|
| Annual Aggregate                               | \$2,000,000  |
| Each Occurrence                                | \$2,000,000  |
| Retention – Each Occurrence<br>(including LAE) | \$1,500,000  |

Coverage Retention Form ILSIR 0716  
Mandatory State Forms  
Non-Stacking of Limits Endorsement – Form ILNONSTACK 0416  
Coverage of Basic First Aid Treatment – ESM 026  
Modified RICO Exclusion – ESM 027  
Earlier Notice of Cancellation – 90 Days – ESM 003  
Knowledge of Occurrence – ESM 014  
Punitive Damage Coverage – ESM 016

## EXCESS LIABILITY

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

Carrier Name: **Safety National Casualty Corporation**

A.M. Best Rating: **A+: XV as of October 3, 2019**

**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.)*

| <u>Coverage</u>         | <u>Limits</u> |
|-------------------------|---------------|
| Each Occurrence Limit   | \$8,000,000   |
| General Aggregate Limit | \$8,000,000   |

**Commercial Excess Coverage Form CX 00 01**

**Terms / Conditions /Endorsements**

In addition to all exclusions in the underlying insurance, the following will also be excluded:  
Failure to Supply – XLM 001

**Forms:**

Earlier Notice of Cancellation – 90 Days – XLM 003

Knowledge of Occurrence – XLM 005

**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 |

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## EXCESS WORKERS' COMPENSATION

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Named Insured: **Lexington Fayette Urban County Government**  
 Carrier Name: **Safety National Casualty Corporation**  
 A.M. Best Rating: **A+: XV as of October 3, 2019**

### 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.)*

### Contract Terms

### Specific Excess Only

|                            |  |
|----------------------------|--|
| Liability Period           | 07/01/2019– 07/01/2021                               |
| Payroll Reporting Period   | 07/01/2020 – 07/01/2021                              |
| Payroll                    | \$184,588,674  |
| Manual Premium             | \$3,451,373  |
| Standard Premium           | \$3,451,373  |
| Self-Insured Retention     | \$1,000,000  |
| Specific Limit             | Statutory  |
| Employers Liability Limit  | \$2,000,000 per Occurrence/<br>\$2,000,000 Aggregate |
| Premium Rate               | \$0.2061 (Rate \$100 Payroll)                        |
| Deposit Premium            | \$380,437  |
| Minimum Premium (two year) | \$698,516  |
| Pay Plan                   | Annual Payment                                       |
| Audit Type                 | <b>Physical</b>                                      |

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

### **Endorsements:**

Kentucky Mandatory Endorsement(s), if applicable  
 0288 00 0908 (XWC) Employers' Liability Per Occurrence & Aggregate Maximum Limits of Liability  
 0467 02 1105 (XWC) Employers' Liability Maximum Limit & Aggregate Maximum Limit of Indemnity  
 1061 15 0519 (XWC) Policyholder Disclosure Notice of Terrorism Insurance



**EXCESS WORKERS' COMPENSATION RATING BASIS**

| <b>Code</b> | <b>Classification</b>  | <b>Exposure</b>      |
|-------------|--|----------------------|
| 0106        | Tree Pruning, Spraying, Repairing, & Drivers                               | \$198,926            |
| 5191        | Office Machine/Appl Installation-Inspection-Adjustment or Repair           | \$0                  |
| 5506        | Street or Road Construction: Paving or Repaving & Drivers                  | \$1,516,349          |
| 6306        | Sewer Construction All Operations  | \$523,212            |
| 7580        | Sewage Disposal Plant Operation & Drivers                                  | \$8,411,414          |
| 7610        | Radio or Television Broadcasting Station-All Employees & Clerical, Drivers | \$591,775            |
| 7710        | Firefighters & Drivers   | \$43,982,683         |
| 7720        | Police Officers & Drivers  | \$48,257,115         |
| 8380        | Automobile Service or Repair Center & Drivers                              | \$2,285,605          |
| 8742        | Salesperson, Collectors or Messengers - Outside                            | \$2,578,522          |
| 8810        | Clerical Office Employees NOC  | \$51,151,661         |
| 8820        | Attorney-All Employees & Clerical, Messengers, Drivers                     | \$1,402,625          |
| 8864        | Social Service Organization-All Employees & Salesperson, Drivers           | \$537,963            |
| 8869        | Child Day Care Center-Professional Employees and Clerical, Salespersons    | \$1,175,022          |
| 9015        | Building - Operation by Owner or Lessee                                    | \$3,611,623          |
| 9101        | College or School: All Other Employees                                     | \$28,709             |
| 9102        | Parks NOC-All Employees & Drivers  | \$6,195,423          |
| 9403        | Garbage, Ashes or Refuse Collection & Drivers                              | \$4,613,843          |
| 9410        | Municipal, Township, County or State Employee NOC                          | \$7,526,204          |
|             | <b>Totals</b>  | <b>\$184,588,674</b> |

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## AVIATION

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Named Insured: **Lexington Fayette Urban County Government**  
Carrier Name: **Westchester Fire Insurance Company**  
A.M. Best Rating: **A++: XV as of December 11, 2019**

**PURPOSE OF USE:** All uses required by the "Named Insured"

**PILOTS:** The pilots who may fly the Aircraft are as listed below, provided that those pilots have all of the qualifications as shown and provided also that all pilots are properly certificated, rated and qualified under the current F.A.A. regulations which apply to the operation of the Aircraft.

Any pilot approved by the Named Insured's Chief Pilot or by his or her designee.

**FINANCIAL INTEREST:** The Named Insured is the sole owner of the aircraft and no one else has any financial interest in the Aircraft except: **No Exception**

**TERRITORY:** While the Aircraft is anywhere in the world.

**SCHEDULE OF INSURED AIRCRAFT:**

| FAA #  | Year | Make & Model | Total Seats<br>Including Crew | Insured Value<br>(Hull Coverage) | Deductibles<br>Not in Motion | Deductibles<br>In Motion |
|--------|------|--------------|-------------------------------|----------------------------------|------------------------------|--------------------------|
| N911LP | 1968 | Bell OH-58   | 4                             | \$375,000                        | \$0                          | \$0                      |
| N912LP | 1970 | Bell OH-58   | 4                             | \$375,000                        | \$0                          | \$0                      |

**Applicable Liability Coverages, Limits of Liability**

| FAA #  | Each Occurrence Limit | Each Passenger Sub-Limits | Med. Pay Limit Per Person |
|--------|-----------------------|---------------------------|---------------------------|
| N911LP | \$20,000,000          | Not Applicable            | \$25,000                  |
| N912LP | \$20,000,000          | Not Applicable            | \$25,000                  |

**CONDITIONS:** Policy form: AC 101 (07/07) and AC 102 (11/98) which includes, inter alia, the following exclusion clauses:

War and Other Perils Exclusion Clause  
Noise, Pollution and other Perils Exclusion Clause

The policy is also subject to the following:

- AC 100 (07/10) Aircraft Policy - Jacket
- AC 101 (07/07) Aircraft Policy - Declarations
- AC 101S (07/07) Aircraft Policy - Schedule of Endorsements
- AC 102 (11/98) Aircraft Policy - Provisions
- AC 103 (11/98) Pilots Who May Fly The Aircraft
- AC 107 (11/98) Passenger Voluntary Settlement Endorsement
  - *Limit of Settlement \$250,000 Any One Passenger (including crew)*
- AC 109 (11/98) Non-Owned Aircraft Liability Endorsement
  - *Max seating (including crew): Twenty (20)*

AC 110 (11/98) War, Hi-jacking and Other Perils Exclusion Clause (Aviation)

AC 112A (02/08) Extended Coverage - War, Hi-Jacking and Other Perils Endorsement

AC 1200 (02-05) Governmental Entity Limited Enhanced Coverage Endorsement

- *Temporary Replacement Component Part Expense: \$500,000*
- *Maximum Daily Expense Limit: \$10,000*
- *Per Incident of Damage to the Aircraft Limit: \$377,500*
- *Spare Parts- Amount of Insurance Any One Location or Sending: \$500,000*
- *Spare Parts- Deductible Amount Each and Every \$1,000*
- *Personal Injury Annual Aggregate Limit: \$20,000,000*

AC 159 (11/98) Nuclear Risk Exclusion Clause

AC 160 (11/98) Aircraft Additional Equipment

- *Equipment: FLIR*
- *S/N: AD0392*
- *Amount of Insurance: \$350,000*

AC 160 (11/98) Aircraft Additional Equipment

- *Equipment: SX30 Night Sun and Light Fixture*
- *S/N: 3907 and 3711*
- *Amount of Insurance: \$80,000*

AC 160 (11/98) Aircraft Additional Equipment

- *Equipment: Mobile Data Com*
- *S/N: P12C1075*
- *Amount of Insurance: \$17,000*

AC 160 (11/98) Aircraft Additional Equipment

- *Equipment: Techsonic Radio*
- *S/N: FJ60123*
- *Amount of Insurance: \$44,000*

AC 160 (11/98) Aircraft Additional Equipment

- *Equipment: Avalex Video Recorder*
- *S/N: 080981T400*
- *Amount of Insurance: \$5,000*

AC 160 (11/98) Aircraft Additional Equipment

- *Equipment: Police Radio*
- *Amount of Insurance: \$2,500*

AC 160 (11/98) Aircraft Additional Equipment

- *Equipment: Tail Radio*
- *Amount of Insurance: \$2,500*

AC 161 (11/98) Date Recognition Exclusion Endorsement

AC 162 (11/98) Date Recognition Limited Coverage Endorsement

AC 165 (01/15) Amendment to Include Coverage for Certified Acts of Terrorism; Cap on Losses from Certified Acts of Terrorism

AC 167 (02/08) Extended Coverage - War, Physical Damage Coverage Endorsement (Aircraft Physical Damage Coverage)

AC 168 (11/03) Pollution Endorsement

AC 170 (01/15) Limited Terrorism Coverage Endorsement

AC 174 (02/05) Unearned Premium Insurance Endorsement

AC 178 (02/05) Volunteers Endorsement

AC 185 (02/05) Emergency Landing Endorsement

AC-KY (11/98) Cancellation Notification - Kentucky

ALL-21101 (11/06) Trade or Economic Sanctions Endorsement

TR-19604d (01/15) Notice Of Terrorism Insurance Coverage

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## CYBER LIABILITY

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

Carrier Name: **ACE American Insurance Company/Chubb**

A.M. Best Rating: **A++: XV as of December 11, 2019**

**Coverage Form:**

Chubb Cyber Enterprise Risk Management Policy  
PF-48169 (02/19)

**Maximum Single Limit of Insurance** **\$2,000,000**  
**Maximum Policy Aggregate Limit of Insurance** **\$2,000,000**

**First Party Insuring Agreements**

| Insuring Agreement   | Limit of Insurance<br>Each<br>Incident/Aggregate | Retention/Waiting<br>Period<br>Each Incident | Cyber Incident<br>Response Coach<br>Retention |
|--|--|--|---|
| Cyber Incident Response Fund   | Data Breach Team<br>(Inside the Limit)           |  |   |
| Cyber Incident Response Team   | \$2,000,000/\$2,000,000                          | \$75,000                                     | \$0   |
| Non-Panel Response Provider  | \$250,000/\$250,000                              | \$75,000                                     | \$75,000                                      |
| Business Interruption Loss and<br>Extra Expenses<br>Contingent Business<br>Interruption Loss and Extra<br>Expenses | \$2,000,000/\$2,000,000                          | \$75,000/10 Hours                            | N/A   |
| Unscheduled Providers  | \$2,000,000/\$2,000,000                          | \$75,000/10 Hours                            | N/A   |
| Digital Data Recovery  | \$2,000,000/\$2,000,000                          | \$75,000                                     | N/A   |
| Network Extortion  | \$2,000,000/\$2,000,000                          | \$75,000                                     | N/A   |

**Third Party Liability Insuring Agreements**

| Insuring Agreement                                | Limit of Insurance<br>Each Claim/Aggregate | Retention<br>Each<br>Claim | Retroactive<br>Date | Pending or Prior<br>Proceedings<br>Date |
|---|--|----------------------------|---------------------|---|
| Cyber, Privacy And Network<br>Security Liability  | \$2,000,000/\$2,000,000                    | \$75,000                   | Full Prior<br>Acts  | 07/01/2018                              |
| Payment Card Loss                                 | \$250,000/\$250,000                        | \$75,000                   | Full Prior<br>Acts  | 07/01/2018                              |
| Regulatory Proceedings                            | \$2,000,000/\$2,000,000                    | \$75,000                   | Full Prior<br>Acts  | 07/01/2018                              |
| Electronic, Social and Printed<br>Media Liability | \$2,000,000/\$2,000,000                    | \$75,000                   | Full Prior<br>Acts  | 07/01/2018                              |

**Additional Conditions / Endorsements / Exclusions:**

The following Notices will be added to the basic contract:

Chubb Producer Compensation Practices & Policies ALL-20887a (03/16)

Cyber Services for Incident Response – Notice to Policyholders PF-48259 (02/19)

Cyber Services for Loss Mitigation PF-48260 (10/16)

U.S Foreign Account Tax Compliance Act (“FATCA”) ALL-42490b (07/16)

U.S. Treasury Department’s Office of Foreign Assets Control (“OFAC”) Advisory Notice to Policyholders PF-17914a (04/16)

Policyholder Disclosure Notice of Terrorism Insurance Coverage TRIA-11d (03/16)

KLGPT Schedule ALL-25801a (04/12)

The following Endorsements will be added to the basic contract:

Forms Schedule PF-48152 (09/16)

Signature Endorsement CC1k11i (02/18)

Trade or Economic Sanctions Endorsement PF-46422 (07/15)

KY Amendatory PF-48300 (10/16)

General Enhancement PF-49468 (10/16)

Cap on Losses from Certified Acts of Terrorism PF-45354 (02/19)

## POLLUTION LEGAL LIABILITY

Named Insured: **Lexington-Fayette Urban Co Government**  
 Carrier Name: **Illinois Union Insurance Company/Chubb (Non-Admitted)**  
 A.M. Best Rating **A++: XV as of December 11, 2019**

**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-44887b (08/18) 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; 100% at Inception

PF-44898a (01/17) 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-29214a (08/10) Defense Dedicated Aggregate Sublimit - \$500,000 Aggregate Sublimit

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-51286 (10/18) Schedule of Covered Locations Endorsement
 

- Per SOV on file - 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.)*

PF-46063c (10/19) Public Entity Coverage Amendatory (Sewage Backup) Endorsement

- a. Covered Operations Retro Date: 7/1/2011
- b. Per Operations Condition Sublimit of Liability: \$ 1,000,000t
- c. Aggregate Operations Condition Sublimit of Liability: \$1,000,000
- 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

Note changes in the above endorsement include the following additional exclusions:

- **Lead Contaminated Water**  
“Loss” arising out of or related to “pollution conditions” involving, in whole or in part, lead within potable water, regardless of whether any such “pollution conditions” have otherwise been affirmatively disclosed to the Insurer in an Application for coverage pursuant to this Policy.
- **Lead at Shooting Ranges**  
“Loss” arising out of or related to “pollution conditions” involving, in whole or in part, lead on, at, under, or migrating from any shooting, firing, and gun ranges.
- **Odors and Atmospheric Migration**  
“Loss” arising out of or related to the migration of any portion of *On-Site Air* beyond the boundaries of any *Scheduled Landfills or Recycling Facilities*, including any attendant solid, liquid, gaseous or thermal irritant, contaminant or pollutant that might have affected, or be present within, such migrating portion of the *On-Site Air*.
- **Perfluorinated Compounds**  
“Loss” arising out of or related to “pollution conditions” involving, in whole or in part, perfluorinated compounds, including, but not limited to, perfluoroalkyl substances (PFAS), perfluorooctanesulfonic acid (PFOS), perfluorooctanoic acid (PFOA), or any PFAS, PFOS and PFOA-related products and chemicals, along with the daughter or degradation byproducts thereof, or additives thereto.
- **Products Liability**  
“Loss” arising out of or related to any goods or products manufactured, sold, or distributed by any “insured” once possession of such goods or products have been transferred from the “insured”. This exclusion shall not apply to any coverage afforded pursuant to this Policy for a “pollution condition” that first commences during “transportation”.

SL-34255a (01/16) Service of Suit Endorsement

ALL-21101 (11/06) Trade or Economic Sanctions Endorsement

LD-5S23j (03/14) Signatures

SL-24685 (03/08) Kentucky Surplus Lines Notification

ALL-20887a (03/16) Chubb Producer Compensation Practices & Policies

ILP 001 01 04 U.S. Treasury Department’s Office of Foreign Assets Control (“OFAC”) Advisory Notice to Policyholders

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## PREMIUM SUMMARY

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| DESCRIPTION OF COVERAGE         | EXPIRED PREMIUM       | RENEWAL PREMIUM       |
|---------------------------------|-----------------------|-----------------------|
| Property                        | \$375,063.00          | \$479,502.00          |
| Commercial General Liability    | \$81,721.00           | \$78,396.00           |
| Commercial Automobile Liability | \$182,502.00          | \$178,916.00          |
| Public Officials Liability      | \$85,228.96           | \$81,701.08           |
| Law Enforcement Liability       | \$49,161.85           | \$47,988.09           |
| Excess Liability                | \$91,192.00           | \$91,192.00           |
| Excess Workers' Compensation    | \$395,692.00          | \$380,437.00          |
| Aviation                        | \$20,571.14           | \$23,655.26           |
| Cyber Liability                 | \$21,748.77           | \$22,961.93           |
| Pollution Legal Liability       | \$18,992.11           | \$19,614.67           |
| <b>Total Premium</b>            | <b>\$1,321,872.83</b> | <b>\$1,404,364.03</b> |

**NOTES:**

1. All premiums include applicable taxes. Taxes on the Property are estimated (\$33,314), variance may occur depending on the allocation of reinsurance premium to specific locations by AFM at policy issuance.
2. Above premiums include coverage for Terrorism on the following policies based on prior purchasing decisions:
  - Property - \$18,500 plus applicable taxes
  - Commercial General Liability - \$699 plus applicable taxes
  - Excess Liability - \$3,084 plus applicable taxes
  - Cyber Liability - \$0
  - Excess Workers' Compensation is included – the portion of the premium attributable to this coverage is .5%
3. Terrorism may be added to the Aviation for an additional premium of \$1,541 plus applicable taxes. Combined Terrorism and War Coverage may be added to the Aviation for an additional premium of \$1,926 plus applicable taxes.
4. Terrorism may be added to the Pollution Legal Liability for an additional premium of \$893 plus applicable taxes.



5. Commission percentage is 5% except on the Excess Workers' Compensation which is 3.5% and the Aviation which is 15% (Our office 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 is \$63,115.25. 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.

#### **OPTIONAL QUOTES:**

##### AFM Property Policy

- Increase Property deductible from \$250,000 to \$500,000 would result in a savings before tax and TRIA of \$20,000.
- Delete vehicle physical damage (currently covered for a \$25M sublimit on an Actual Cash Value basis) from the property this would result in a savings before tax and TRIA of \$15,433.

##### Safety National Commercial General Liability, Commercial Automobile Auto, Public Officials Liability and Law Enforcement Liability Policies

- Increase the retention from \$1.5M to \$2M would result in a savings of \$69,752

##### Safety National Excess Workers' Compensation Policy

- Increase the retention from \$1M to \$1.5M would result in a savings of \$90,633

##### Chubb Cyber Liability Policy

- Coverage may be broadened by adding the following additional coverage enhancements for an additional premium of \$3,436 from a total premium of \$26,398.15:
  - Non-Malicious Computer Act - Full Limit
  - Application Amended
  - Conduct Exclusion Amended
  - Additional Insured - Blanket Pursuant to a Contract
  - Period of Restoration - (120 days)
  - Preventative Shutdown Endorsement
  - Optional Extended Reporting Period Amended (100%/150%/175% for 1/2/3 years)
  - Breach Response Indemnatee
  - Hardware or Equipment Replacement Endorsement
  - Control Group Member Redefined - (CEO, CFO, CISO, President, GC, RM)
  - Extended Period of Attrition (50% of limit / 90 days)
  - Duty to Defend a Regulatory Proceeding
  - 8 hour waiting period
- Limit may be increased from \$2M to \$3M with a \$100,000 Retention for an additional premium of \$13,357 for a total premium of \$36,318.56. If the coverage enhancements listed in the first Cyber Liability option are desired there would be an additional 15% charge.
- Limit may be increased from \$2M to \$5M with a \$100,000 Retention for an additional premium of \$31,498 for a total premium of \$54,460.10. If the coverage enhancements listed in the first Cyber Liability option are desired there would be an additional 15% charge.

- Cyber Crime coverage (Computer Fraud; Funds Transfer Fraud and Social Engineering Fraud) may be added to the Cyber policy with a \$100,000 sublimit for an additional premium of \$500 plus applicable taxes subject to favorable responses to the following questions:

Does the Applicant require that all outgoing payments or funds transfers be subject to segregations of duties between initiation and authorization, such that no one individual can control the entire process?

Does the Applicant require that all outgoing payments or funds transfers be subject to dual authorization by at least one supervisor after being initiated by a third employee?

If not, is there a specific amount over which such dual authorization is required?

Does the Applicant confirm all changes to vendor/supplier details (including routing numbers, account numbers, telephone numbers, and contact information) by a direct call using only the contract number previously provided by the vendor/supplier before the request was received?

## A.M. BEST RATING SCALE

### BEST'S FINANCIAL STRENGTH RATING GUIDE – (FSR)

A Best's Financial Strength Rating (FSR) is an independent opinion of an insurer's financial strength and ability to meet its ongoing insurance policy and contract obligations. An FSR is not assigned to specific insurance policies or contracts and does 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. An FSR 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 addition, an FSR may be displayed with a rating identifier, modifier or affiliation code that denotes a unique aspect of the opinion.

#### Best's Financial Strength Rating (FSR) Scale

| Rating Categories | Rating Symbols | Rating Notches* | Category Definitions  |
|-------------------|----------------|-----------------|---|
| Superior          | A+             | A++             | Assigned to insurance companies that have, in our opinion, a superior ability to meet their ongoing insurance obligations.  |
| Excellent         | A              | A-              | Assigned to insurance companies that have, in our opinion, an excellent ability to meet their ongoing insurance obligations.  |
| Good              | B+             | B++             | Assigned to insurance companies that have, in our opinion, a good ability to meet their ongoing insurance obligations.  |
| Fair              | B              | B-              | Assigned to insurance 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.           |
| Marginal          | C+             | C++             | Assigned to insurance 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.       |
| Weak              | C              | C-              | Assigned to insurance 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.      |
| Poor              | D              | -               | Assigned to insurance 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. |

\* Each Best's Financial Strength Rating Category from "A+" to "C" includes a Rating Notch to reflect a gradation of financial strength within the category. A Rating Notch is expressed with either a second plus "+" or a minus "-".

#### Financial Strength Non-Rating Designations

| Designation Symbols | Designation Definitions   |
|---------------------|---|
| E                   | Status assigned to insurers that are publicly placed, via court order into conservation or rehabilitation, or the international equivalent, or in the absence of a court order, clear regulatory action has been taken to delay or otherwise limit policyholder payments.   |
| F                   | Status assigned to insurers that are publicly placed via court order into liquidation after a finding of insolvency, or the international equivalent.   |
| S                   | Status assigned to rated insurance companies to suspend the outstanding FSR when sudden and significant events impact operations and rating implications cannot be evaluated due to a lack of timely or adequate information; or in cases where continued maintenance of the previously published rating opinion is in violation of evolving regulatory requirements. |
| NR                  | Status assigned to insurance companies that are not rated; may include previously rated insurance companies or insurance companies that have never been rated by AM Best.   |

#### Rating Disclosure – Use and Limitations

A Best's Credit Rating (BCR) is a forward-looking independent and objective opinion regarding an insurer's, issuer's or financial obligation's relative creditworthiness. The opinion represents a comprehensive analysis consisting of a quantitative and qualitative evaluation of balance sheet strength, operating performance, business profile and enterprise risk management or, where appropriate, the specific nature and details of a security. Because a BCR is a forward-looking opinion as of the date it is released, it cannot be considered as a fact or guarantee of future credit quality and therefore cannot be described as accurate or inaccurate. A BCR is a relative measure of risk that implies credit quality and is assigned using a scale with a defined population of categories and notches. Entities or obligations assigned the same BCR symbol developed using the same scale, should not be viewed as completely identical in terms of credit quality. Alternatively, they are alike in category (or notches within a category), but given there is a prescribed progression of categories (and notches) used in assigning the ratings of a much larger population of entities or obligations, the categories (notches) cannot mirror the precise subtleties of risk that are inherent within similarly rated entities or obligations. While a BCR reflects the opinion of A.M. Best Rating Services, Inc. (AM Best) of relative creditworthiness, it is not an indicator or predictor of defined impairment or default probability with respect to any specific insurer, issuer or financial obligation. A BCR is not investment advice, nor should it be construed as a consulting or advisory service, as such; it is not intended to be utilized as a recommendation to purchase, hold or terminate any insurance policy, contract, security or any other financial obligation, nor does it address the suitability of any particular policy or contract for a specific purpose or purchaser. Users of a BCR should not rely on it in making any investment decision; however, if used, the BCR must be considered as only one factor. Users must make their own evaluation of each investment decision. A BCR opinion is provided on an "as is" basis without any expressed or implied warranty. In addition, a BCR may be changed, suspended or withdrawn at any time for any reason at the sole discretion of AM Best.

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## DISCLAIMER

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### *Proposal*

Marsh & McLennan Agency LLC (“MMA”) 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, MMA 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, MMA is not providing legal advice or a legal opinion concerning any portion of the contract. In addition, MMA 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.

### *Credit Policy*

MMA strives to offer the highest quality of service at the most competitive price possible. Accordingly, we have the following credit policy in place to assure that your coverage is not interrupted during the policy term.

- All premiums are due on the invoice date or effective date of the insurance, whichever is later. Always submit the remittance copy with your payment. If a remittance copy is not submitted, we will apply the cash to the oldest items on the account. Also, credit memos that cannot be applied against the original invoice will be applied to the oldest items on the account unless you direct us otherwise.
- If installment payments are available and provided under insurance policy terms, you will receive an invoice for each installment. Installments are due on the effective date of the invoice. MMA does not finance annual or installment premiums. However, should you wish to finance your premium, we can place your financing with an approved insurance premium finance company.

Your Account Manager maintains on-line access to all of your coverage, premium and accounting detail and will be able to answer most billing questions. Any other questions will be referred directly to our accounting department for immediate response. We thank you for your support and business.

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## COMPENSATION DISCLOSURE

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

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

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

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

- **Retail Commissions** – A retail commission is paid to MMA by the insurer (or wholesale broker) as a percentage of the premium charged to the insured for the policy. The amount of commission may vary depending on several factors, including the type of insurance product sold and the insurer selected by the client.
- **Client Fees** – Some clients may negotiate a fee for MMA’s services in lieu of, or in addition to, retail commissions paid by insurance companies. Fee agreements are in writing, typically pursuant to a Client Service Agreement, which sets forth the services to be provided by MMA, the compensation to be paid to MMA, and the terms of MMA’s engagement. The fee may be collected in whole, or in part, through the crediting of retail commissions collected by MMA for the client’s placements.
- **Contingent Commissions** – Many insurers agree to pay contingent commissions to insurance producers who meet set goals for all or some of the policies the insurance producers place with the insurer during the current year. The set goals may include volume, profitability, retention and/or growth thresholds. Because the amount of contingent commission earned may vary depending on factors relating to an entire book of business over the course of a year, the amount of contingent commission attributable to any given policy typically will not be known at the time of placement.
- **Supplemental Commissions** – Certain insurers and wholesalers agree to pay supplemental commissions, which are based on an insurance producer’s performance during the prior year. Supplemental commissions are paid as a percentage of premium that is set at the beginning of the calendar year. This percentage remains fixed for all eligible policies written by the insurer during the ensuing year. Unlike contingent commissions, the amount of supplemental commission is known at the time of insurance placement. Like contingent commissions, they may be based on volume, profitability, retention and/or growth.
- **Wholesale Broking Commissions** – Sometimes MMA acts as a wholesale insurance broker. In these placements, MMA is engaged by a retail agent that has the direct relationship with the insured. As the wholesaler, MMA may have specialized expertise, access to surplus lines markets, or access to specialized insurance facilities that the retail agent does not have. In these transactions, the insurer typically pays a commission that is divided between the retail and wholesale broker pursuant to arrangements made between them.
- **Other Compensation & Sponsorships** – From time to time, MMA may be compensated by insurers for providing administrative services to clients on behalf of those insurers. Such amounts are typically calculated as a percentage of premium or are based on the number of insureds. Additionally, insurers may sponsor MMA training programs and events.

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

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

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## AUTHORIZATION TO BIND

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

Lines of coverage to bind: Property, Commercial General Liability, Commercial Automobile, Public Officials, Law Enforcement Liability, Excess Liability, Excess Workers' Compensation, Aviation, Cyber, Pollution

Effective Date: July 1, 2020  
Expiration Date: July 1, 2021

**Choose the appropriate option:**

I hereby authorize Marsh & McLennan Agency LLC, to bind my coverage per the terms and conditions outlined in this Proposal.

\_\_\_\_\_  
*Authorized Signature*

\_\_\_\_\_  
*Date*

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

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\_\_\_\_\_  
*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 \_\_\_\_\_