

PROPOSAL OF INSURANCE AND RISK MANAGEMENT

Prepared for:

**Lexington-Fayette Urban County
Government**

Policy Period: July 1, 2016 to July 1, 2017



Powell · Walton · Milward
a division of J. Smith Lanier & Co.

Prepared by:

Kevin C. Kelly
Vice-President

Brenda Stickrod
Senior Account Manager

May 17, 2016

MISSION STATEMENT

To glorify God by providing exceptional value, absolute integrity, and excellence to:

- Our Customers - Through innovative leadership in providing products and services, while establishing our value to them in a long-term relationship.
- Our Employees/Shareholders - Through opportunities for every individual to set and achieve goals that fulfill their unique purpose while they contribute to the long-term financial stability of Powell-Walton-Milward, *a division of J. Smith Lanier & Co.*
- Our Suppliers - Through access to our customers and information in the development and marketing of their products and service.
- Our Community - Through corporate and personal participation in each of the communities we serve by providing our time, our talents, and our treasure for the betterment of life.

SERVICE TEAM

At Powell-Walton-Milward, *a division of J. Smith Lanier & Co.*, we believe the best way to effectively give your business the service it deserves is through a team effort. Our client service team concept is designed to give you consistent, knowledgeable service which can only occur by working with trained professionals.

Powell-Walton-Milward
a division of J. Smith Lanier & Co.

360 East Vine Street
Lexington, Kentucky 40508

Main Phone Number: 859-254-8023 Main Fax Number: 859-254-8020

COMMERCIAL LINES TEAM

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CLAIMS

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SCHEDULE OF NAMED INSUREDS

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

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

Lexington-Fayette Urban County Government

COMMERCIAL PROPERTY

Named Insured: Lexington-Fayette Urban County Government

Carrier Name: Affiliated FM

A.M. Best Rating: A+:XV as of October 8, 2015

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 - \$871,328,862 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 Earth Movement (per occurrence for each location 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:

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

67. Lift Station Structure, 755 Enterprise Drive, Lexington, KY, 40510-1031

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

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

3. Boiler and Machinery:

A. Property Damage: \$100,000

B. Business Interruption Qualifying Period: This Company will not be liable for Business Interruption loss unless the period of liability exceeds 24 hours. Should the period of liability exceed this time period, the loss will be calculated beginning from the time of loss, subject to a minimum deductible amount of \$100,000 per location. If coverage is provided for more than one location, this minimum deductible amount will be applied separately to each location.

4. Off Premises Service Interruption Waiting Period:

A. Property Damage: \$250,000

B. Business Interruption Waiting Period:

The Company will not be liable for business interruption loss unless the period of liability exceeds 24 hours. Should the period of liability exceed this time period, the loss will be calculated beginning from the time of loss, and will not include this waiting period.

5. Data, Programs, or Software and Computer Systems Non-Physical Damage Deductible:

A. Data, Programs, or Software:

In the event of loss or damage to Data, Programs, or Software insured by this Policy caused by the malicious introduction of a machine code or instruction, no coverage is provided unless the period of liability exceeds 48 hours beginning from the time of insured loss or damage. The company's liability commences only after, and does not include, the waiting period specified.

If the period of liability exceeds 48 hours, the insured loss or damage will be calculated based upon the amount of such loss in excess of the waiting period, subject to a minimum deductible of \$250,000 combined for all coverages. Any period in which business operations or services would have not been maintained, or any period in which goods would have not been produced will not be included as part of or serve to reduce the effect of any waiting period.

B. Computer Systems Non-Physical Damage:

In the event of loss resulting from the failure of the Insured's electronic data processing or media to operate as a direct result of a malicious act directed at the named Insured, no coverage is provided unless the period of liability exceeds 48 hours beginning from the time of insured loss or damage. The company's liability commences only after, and does not include, the waiting period specified.

If the period of liability exceeds 48 hours, the insured loss or damage will be calculated based upon the amount of such loss in excess of the waiting period, subject to a minimum deductible of \$250,000 combined for all coverages.

Any period in which business operations or services would have not been maintained, or any period in which goods would have not been produced will not be included as part of or serve to reduce the effect of any waiting period.

6. \$100,000 Motor Vehicle Coverage

7. \$100,000 Fine Arts

8. \$250,000 All Other Losses.

SUB-LIMITS:

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

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

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

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

2. \$50,000,000 Flood (Annual Aggregate, for all coverages provided) not to exceed:

\$5,000,000 Flood (Annual Aggregate, for all coverages provided) as respects the following locations:

Locations

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

67. Lift Station Structure, 755 Enterprise Drive, Lexington, KY, 40510-1031

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

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

\$50,000 Flood Annual Aggregate as respects Errors & Omissions, Off-Premises Service Interruption, Unnamed Locations and Supply Chain combined.

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

Additional Property Damage Coverage

\$10,000,000	Accounts Receivable
\$100,000	Arson or Theft Reward
Policy Limit	Brands and Labels
\$100,000	Change of Temperature
Policy Limit	Control of Damaged Property
\$5,000,000	Data, Programs or Software
Policy Limit	Debris Removal
Policy Limit	Decontamination Costs
\$100,000	Deferred Payment
Policy Limit	Demolition and Increased Cost of Construction
\$10,000,000	Errors and Omissions
\$10,000,000	Expediting Expenses
\$5,000,000	Fine Arts
\$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 not to exceed \$50,000 for voice, data and video services
\$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 (if Terrorism is not purchased – the limit will be lowered to \$100,000)
	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

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
\$250,000	Computer Systems Non-Physical Damage annual aggregate
\$100,000	Contractual Penalties
\$100,000	Crisis Management not to exceed 30 Days
90 Days	Extended Period of Liability
\$1,000,000	Ingress/Egress
\$10,000,000	Leasehold Interest
\$100,000	Logistics Extra Cost

\$1,000,000	Off-Premises Service Interruption – Business Interruption not to exceed \$50,000 for voice, data, and video services
Policy Limit	Protection and Preservation of Property – Business Interruption
NOT COVERED	Research and Development
\$1,000,000	Soft Costs
\$500,000	Supply Chain

SPECIAL TERMS AND CONDITIONS:

1. Motor Vehicle Coverage

This policy is extended to covers:

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

Licensed for highway use.

PROPERTY EXCLUDED, item 7., is amended to: 7. Motor vehicles owned by directors, officers and employees of the Insured

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

2. Traffic Control Equipment

This Policy covers insured physical loss or damage to Traffic Control Equipment while at a location, including while in transit.

- 1) References and Application: The following term(s) wherever used in this Policy Means:
 - a) Traffic Control Equipment: Traffic Control Equipment owned by the Insured and described on a schedule on file with the Company.

3. Pavement and Roadways Described Location - This policy is extended to cover insured property for Pavements and Roadways at a described location only.

4. Transmission and Distribution Systems Exclusion - PROPERTY EXCLUDED is amended to include: Transmission and distribution systems, including poles, towers and fixtures, overhead conductors and devices, underground or underwater conduit, underground or underwater conductors and devices, line transformers, service meters, street lighting and signal systems.

5. 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.

6. 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.

7. United States Certified Act of Terrorism 2015

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

I. INDEX OF FORMS:

<u>Title</u>	<u>Form No.</u>	<u>Edition</u>
Declarations Page	PRO DEC 4100	04/15
Declarations	PRO S-1 4100	04/15
All Risk Coverage	PRO AR 4100	04/15
Supplemental United States Certified Act of Terrorism Endorsement	7312	01/15
Kentucky Amendatory Endorsement	AFM 6504	04/15
Kentucky Mine Subsidence Endorsement	6407	08/05
Kentucky Mine Subsidence Waiver Form – Waiver of Insurance	6420	07/02

SCHEDULE OF LOCATIONS

Location Schedule:

1. Circuit Courthouse, 120 North Limestone, Lexington, KY, 40507-1152
2. District Courthouse, 150 North Limestone, Lexington, KY, 40507-1154
3. Fayette County Courthouse, 215 West Main Street, Lexington, KY, 40507-1305
4. Annex Garage, 150-160 W Main Street, Lexington, KY, 40507-1319
5. Coroner's Office, 245 East 2nd Street, Lexington, KY, 40507
6. M And E Warehouse, 720 Lancaster Avenue, Lexington, KY, 40508-1649
7. Government Center, 200 East Main Street, Lexington, KY, 40507-1310
8. Government Center Garage, 204 East Main Street, Lexington, KY, 40507-1310
9. Switow Building, 218 East Main Street, Lexington, KY, 40507-1310
10. Traffic Engineering Building, 1515 Old Frankfort Pike, Lexington, KY, 40504-1123
11. Old & New Transfer Station, 1505 Old Frankfort Pike, Lexington, KY, 40504-1123
12. Building 1 & 2 & Salt Barn, 1791 Old Frankfort Pike, Lexington, KY, 40504-1019
13. Front, Middle & Back Building, 1306 Versailles Road, Lexington, KY, 40504-1796, Index No. 054811.51
14. Office Building, 675 Byrd Thurman Drive, Lexington, KY, 40510-9665
15. Bluegrass Recycling Center / Truck Bay # 1 & Truck Bay # 2, 360 Thompson Road, Lexington, KY, 40508-2045
16. Submersible Station, 2755 Armstrong Mill Road, Lexington, KY, 40515-1232
17. Can/Packaged Station, 1331 Baker Court, Lexington, KY, 40511-1016
18. Submersible Station, 3330 Clays Mill Road, Lexington, KY, 40503-3470
19. Submersible Station, 469 Anniston Drive, Lexington, KY, 40505-2239
20. Can/Packaged Station, 1459 Huntsville Drive, Lexington, KY, 40505-2415
21. Lift Station Structure, 3316 Buckhorn Drive, Lexington, KY, 40515-1007
22. Submersible Station, 1326 Fenwick Road, Lexington, KY, 40515-1092
23. Can/Packaged Station, 609 Bizzell Drive, Lexington, KY, 40510-1004
24. Submersible Station, 1711 Clays Spring Lane, Lexington, KY, 40502-1950
25. Submersible Station, 1136 Finney Drive, Lexington, KY, 40511-1812
26. Submersible Station, 200 East Main Street, Lexington, KY, 40507-1310
27. Can/Packaged Station, 3730 Katkay Drive, Lexington, KY, 40509-9700
28. Can/Packaged Station, 3592 Winchester Road, Lexington, KY, 40509-9554
29. Can/Packaged Station, 1960 Stanton Way, Lexington, KY, 40511-1351
30. Submersible Station, 4260 Airport Road, Lexington, KY, 40510-9691
31. Submersible Station, 1936 Pavillon Way, Lexington, KY, 40509-2210
32. Submersible Station, 3630 Timberwood Lane, Lexington, KY, 40515-1219
33. Submersible Station, 2140 Leafland Place, Lexington, KY, 40515-1141
34. Submersible Station, 4904 Hartland Parkway, Lexington, KY, 40515-1109
35. Submersible Station, 2459 Leestown Road, Lexington, KY, 40511-8724
36. Submersible Station, 4091 Versailles Road, Lexington, KY, 40510-9633
37. Submersible Station, 543 Laketower Drive, Lexington, KY, 40502-2676
38. Can/Packaged Station, 550 Lakeshore Drive, Lexington, KY, 40502-2654
39. Can/Packaged Station, 168 Trade Street, Lexington, KY, 40511-2607
41. Can/Packaged Station, 850 Byars Avenue, Lexington, KY, 40505-3902
42. Can/Packaged Station, 2101 Liberty Road, Lexington, KY, 40509-4320
43. Lift Station Structure, 1760 McGrathiana Parkway, Lexington, KY, 40511
44. Lift Station Structure, 3231 Leestown Road, Lexington, KY, 40511-8767
46. Submersible Station, 526 McCubbing Drive, Lexington, KY, 40503-1222
47. Lift Station Structure, 1510 Man-O-War Blvd, Lexington, KY, 40513
48. Submersible Station, 4309 Airport Road, Lexington, KY, 40510-9692
49. Submersible Station, 109 Cisco Road, Lexington, KY, 40504-1107
50. Submersible Station, 2212 Silktree Court, Lexington, KY, 40513-1326
51. Submersible Station, 2920 Tates Creek Road, Lexington, KY, 40502

52. Can/Packaged Station, 1419 Trent Boulevard, Lexington, KY, 40517-6002
53. Submersible Station, 1793 Old Frankfort Pike, Lexington, KY, 40504-1019
54. Submersible Station, 1673 Jaggie Fox Way, Lexington, KY, 40511-1084
55. Can/Packaged Station, 857 Glendover Road, Lexington, KY, 40502-2847
56. Can/Packaged Station, 2335 Pierson Drive, Lexington, KY, 40505-1850
57. Can/Packaged Station, 765 Kingston Road, Lexington, KY, 40505-1852
58. Can/Packaged Station, 1985 Haggard Court, Lexington, KY, 40505-1534
59. Lift Station Structure, 2500 Bowman Mill Road, Lexington, KY, 40513
60. Can/Packaged Station, 959 Saint Martins Avenue, Lexington, KY, 40511-2201
61. Can/Packaged Station, 619 Parkside Drive, Lexington, KY, 40505-1741
62. Submersible Station, 335 Jimmie Drive, Lexington, KY, 40504
63. Can/Packaged Station, 150 Trafton Street, Lexington, KY, 40504-1115
64. Packaged Station, 220 East Vine Street, Lexington, KY, 40507-1413
65. Submersible Station, 255 South Forbes Road, Lexington, KY, 40504-1182
66. Can/Packaged Station, 1985 Russell Cave Road, Lexington, KY, 40511-9529
67. Lift Station Structure, 755 Enterprise Drive, Lexington, KY, 40510-1031
68. Submersible Station, 525 Woodbine Drive, Lexington, KY, 40503-1237
69. Submersible Station, 1031 Air Freight Drive, Lexington, KY, 40510-9001
70. Lift Station Structure, 2201 Elkhorn Road, Lexington, KY, 40505-4837
71. Lift Station Structure, 2908 Sullivans Trace, Lexington, KY, 40511-8690
72. Submersible Station, 2330 Research Drive, Lexington, KY, 40511
73. Lift Station Structure, 4020 John Henry Lane, Lexington, KY, 40511-8938
74. Submersible Station, 682 East Loudon Avenue, Lexington, KY, 40505-3620
75. Submersible Station, Old Paris Road, Lexington, KY, 40505
76. Submersible Station, 2138 Old Paris Road, Lexington, KY, 40505-2026
77. Submersible Structure, 1860 Millbank Road, Lexington, KY, 40511-1572
78. Submersible Structure, 535 Wilderness Road, Lexington, KY, 40509-4306
79. Submersible Station, 1393 East New Circle Road, Lexington, KY, 40505-4214
80. Lift Station Structure, 495 Parkway Drive, Lexington, KY, 40504-2709
82. Submersible Structure, 3300 Versailles Road, Lexington, KY, 40510-9606
83. Submersible Structure, 5399 Tates Creek Road, Lexington, KY, 40515-9554
84. Submersible Station, 1220 Deer Haven Lane, Lexington, KY, 40509-9760
87. Submersible Station, 2209 Walnut Grove Lane, Lexington, KY, 40509-9754
88. Submersible Station, 315 Lisle Industrial Avenue, Lexington, KY, 40511-2061
89. Submersible Station, 1765 Old Frankfort Pike, Lexington, KY, 40504-1019
90. Submersible Structure, 315 Jimmie Drive, Lexington, KY, 40504
91. Submersible Structure, 210 Betty Hope Lane, Lexington, KY, 40511-8758
92. Submersible Station, 249 Long Branch Lane, Lexington, KY, 40511-8832
93. Submersible Station, 253 Chestnut Ridge Drive, Lexington, KY, 40511-8817
94. Submersible Station, 2828 Spurr Road, Lexington, KY, 40511-9073
95. Submersible Station, 3316 Sandersville Road, Lexington, KY, 40511
96. Town Branch WWTP, 301 Lisle Industrial Avenue, Lexington, KY, 40511-2061, Index No. 054822.66
97. West Hickman WWTP, 635 West Hickman Plant Road, Nicholasville, KY, 40356-8582, Index No. 054822.72
98. Fire Station # 1 (Central) Communication Bldg, Mechanical/Maintenance, Fire Prevention Office, Emergency Generator and Trailer (plan review), 219 East Third Street, Lexington, KY, 40508-1827
99. Woodworking Shop, 226 East Third Street, Lexington, KY, 40508-1828
100. Storage Building, 216-222 Noble Street, Lexington, KY, 40507-2118
101. Fire Station # 2, 415 East New Circle Road, Lexington, KY, 40505-2618
102. Fire Station # 3, 370 Merino Street, Lexington, KY, 40508-2528
103. Fire Station # 4, 254 Jefferson Street, Lexington, KY, 40508-1217
104. Fire Station # 5, 306 Woodland Avenue, Lexington, KY, 40508-3024
105. Fire Station # 6, 501 South Limestone, Lexington, KY, 40508-3216
106. Firestation # 7, 3315 Tates Creek Road, Lexington, KY, 40502-3407
107. Fire Station # 8, 1725 North Broadway, Lexington, KY, 40505-1403
108. Fire Station # 9, 2234 Richmond Road, Lexington, KY, 40502-1311

109. Fire Station # 10 / Storage, 1129 Finney Dr, Lexington, KY, 40511
110. Fire Station # 11, 1625 Harrodsburg Road, Lexington, KY, 40504-3705
111. Fire Station # 12, 399 Southland Drive, Lexington, KY, 40503-1824
112. Fire Station # 13, 1432 Leestown Road, Lexington, KY, 40511
113. Fire Station # 14, 1530 Roanoke Road, Lexington, KY, 40504-2116
114. Fire Station # 15, 3308 Shillito Park Road, Lexington, KY, 40503-3609
115. Fire Station # 16, 3600 Man O' War Blvd, Lexington, KY, 40515-3800
116. Fire Station # 17, 4075 Royster Road, Lexington, KY, 40516-9717
117. Fire Station # 18, 1098 South Cleveland Road, Lexington, KY, 40515-9319
118. Fire Station # 19, 3450 Huffman Mill Pike, Lexington, KY, 40511-9551
119. Fire Station # 20, 3001 Arrowhead Drive, Lexington, KY, 40503-2733
120. Fire Station # 21, 3191 Mapleleaf Drive, Lexington, KY, 40509-1256
121. Fire Station # 22, 4393 Clearwater Way, Lexington, KY, 40515-6336
122. Fire Station # 23, 5751 Briar Hill Road, Lexington, KY, 40516-9721
123. Training Tower, Training Center, Sprinkler Bldg, Smoke Bldg, Fire Training Center, 1375 Old Frankfort Pike, Lexington, KY, 40504-1161
124. Firing Range House # 1, Fire Range House # 2, Firing Range Trailer, 4015 Parkers Mill Road, Lexington, KY, 40513-9733
125. Day Treatment Center Annex, 117 Cisco Road, Lexington, KY, 40504-1107
126. Coleman House, 1155 Red Mile Place, Lexington, KY, 40504-1172
127. Day Treatment Center, 1177 Red Mile Place, Lexington, KY, 40504-1172
128. Youth Services (Old Detention), 115 Cisco Road, Lexington, KY, 40504-1107
129. Family Care Center, 1135 Red Mile Place, Lexington, KY, 40504-1172
130. Office Area And Stalls, Arena & Hay Barn, 575 West Sixth Street, Lexington, KY, 40508-1341
131. Police Headquarters, 150 East Main Street, Lexington, KY, 40507-1318
132. Police Roll Call West, 1795 Old Frankfort Pike, Lexington, KY, 40504-1019
133. Police And Central Job Center, 1059 Industry Road, Lexington, KY, 40505-3823
134. Police Roll Call East (Leased), 1165 Centre Parkway, Lexington, KY, 40517-3260
135. Armory / Gymnasium, 1799 Old Frankfort Pike, Lexington, KY, 40504-1019
136. Canine Building, 1313 Old Frankfort Pike, Lexington, KY, 40504-1127
137. Police Communications Building, 2269 Frankfort Court, Lexington, KY, 40510-9673
138. Police Safety City, 1160 Red Mile Place, Lexington, KY, 40504-1172
139. Detention Center (New), Storage Bldg, 600 Old Frankfort Circle, Lexington, KY, 40510-9689
140. Police Activity League Office, 1317 Centre Parkway, Lexington, KY, 40517-3608
141. Community Action Kitchen, 915 Georgetown Street, Lexington, KY, 40511-1827
142. Community Action Council, 923 Georgetown Street, Lexington, KY, 40511-1827
143. Senior Center, 1530 Nicholasville Road, Lexington, KY, 40503-1435
144. Community Center & Gymnasium, 498 Georgetown Street, Lexington, KY, 40508-1163
145. Concessions And Restroom & Property in the Open, 5780 Athens Boonesboro Road, Lexington, KY, 40509-9450
146. Bell House & Carriage House, 545 Sayre Avenue, Lexington, KY, 40508
147. Swimming Pool & Property in the Open, 3489 Buckhorn Drive, Lexington, KY, 40515-1015
148. Community Center, 522 Patterson Street, Lexington, KY, 40508-2800
149. Loudon House, 209 Castlewood Drive, Lexington, KY, 40505-3629
150. Gymnasium/Rec Center, Carriage House & Property in the Open, 201 Castlewood Drive, Lexington, KY, 40505-3629
151. Filter Bldg, Pump House, Swimming Pool, Pool House & Baseball Concessions, 320 Park View Avenue, Lexington, KY, 40505-3300
152. Community Center, 540 East Third Street, Lexington, KY, 40508-1693
153. Swimming Pool, Children's Pool, Pool House, Batting Cage, Maintenance & Property in the Open, 1670 Old Paris Road, Lexington, KY, 40505-2137
154. Property In The Open, 550 West Sixth Street, Lexington, KY, 40508-1342
155. Swimming Pool, Pool House & Baseball Concessions, 701 Howard Street, Lexington, KY, 40508-1075
156. Maintenance Bldg, Orear Community Center & Property in the Open, 726 Georgetown Street, Lexington, KY, 40508-1023

157. Community Center, 545 North Upper Street, Lexington, KY, 40508-1481
158. Morton House, 530 North Limestone, Lexington, KY, 40508-1674
159. Bathroom Pavilion & Property in the Open, 956 Turkey Foot Road, Lexington, KY, 40502-2758
160. Community Center & Property in the Open, 3460 Milano Road, Lexington, KY, 40517-3196
161. Concessions And Restroom, 2005 Dogwood Drive, Lexington, KY, 40504-3407
162. The Kitchen & Property in the Open, 253 Market Street, Lexington, KY, 40507-1031
163. Community Center, 1560 La Salle Road, Lexington, KY, 40511
164. Community Center, 1991 Mark Avenue, Lexington, KY, 40511
165. Maintenance Bldg & Property in the Open, 212 St. Ann Drive, Lexington, KY, 40505
166. Boat House Restroom, Park Maintenance Office, Scout Headquarters & Property in the Open, 4051 Athens Boonesboro Road, Lexington, KY, 40509-9423
167. Clubhouse & Maintenance Bldg, 3403 Kearney Road, Lexington, KY, 40511-9083
168. Restroom And Concessions & Property in the Open, 612 Bryanwood Parkway, Lexington, KY, 40505-2714
169. Community Center, 313 Owsley Avenue, Lexington, KY, 40502-1529
170. Property In The Open, 396 Redding Road, Lexington, KY, 40517-2336
171. Maintenance Building & Clubhouse, 3725 Richmond Road, Lexington, KY, 40509-1822
172. Property In The Open, 3190 Montavesta Road, Lexington, KY, 40502-3548
173. Neighborhood Center, 182 Prall Street, Lexington, KY, 40508-3254
174. Community Center, 1870 Benton Place, Lexington, KY, 40505-1676
175. Community Center & Property in the Open, 1625 Mccullough Drive, Lexington, KY, 40511-1576
176. Concessions And Restroom, Property in the Open, 525 Rogers Road, Lexington, KY, 40505-1917
177. Pro Shop And Clubhouse, 370 Wilson Downing Road, Lexington, KY, 40517-1429
178. Property In The Open, 372 Harvard Drive, Lexington, KY, 40517-1509
179. Community Center, Concessions & Restroom, 333 Larch Lane, Lexington, KY, 40511-2007
180. Community Center, 1050 Briarwood Drive, Lexington, KY, 40511-1111
181. 5 Field Concessions, 2 Field Concessions, Restrooms & Property in the Open, 2000 Parkers Mill Road, Lexington, KY, 40513-9700
182. Rental House, 2101 Parkers Mill Road, Lexington, KY, 40513-9700
183. Property In The Open, 100 East Main Street, Lexington, KY, 40507-1380
184. Swimming Pool, Pool House, Park Administration, Turf Operations Center & Pro Shop, 469 Parkway Drive, Lexington, KY, 40504-2709
185. Restroom Pavilion, 1350 Pleasant Ridge Drive, Lexington, KY, 40509-2354
186. Nature Center & Prather House, 5886 Jacks Creek Pike, Lexington, KY, 40515-9536
187. Maintenance Bldg, Babe Ruth Concession, Park Restroom, Cal Ripken Concessions, Miracle League Pavilion & Ballfield, Tennis Bldg, Swimming Pool, Children's Pool, Pool House & Property in the Open, 300 West Reynolds Road, Lexington, KY, 40503-3579
188. Property In The Open, 424 Speigle Street, Lexington, KY, 40508-2440
189. Craft House/Cart Storage/Bllroom/ProShop/Swimming Pool/Children's Pool/Pool House/Maintenance Bldg, 1400 Gainesway Drive, Lexington, KY, 40517-2820
190. Property In The Open, 133 Midland Avenue, Lexington, KY, 40507
191. Community Center & Property in the Open, 2077 Cambridge Drive, Lexington, KY, 40504-1923
192. Concessions And Restroom (Upper)/Batting Cage (upper)/Maintenance Bldg/Baseball Announcer & Storage/Concessions & Restroom (lower)/Batting Cage (lower)/ Property in the Open, 650 Southpoint Drive, Lexington, KY, 40515-6350
193. Community Center, 1033 Saint Martins Avenue, Lexington, KY, 40511-2203
194. Concessions And Restroom, 1618 Maywick View Lane, Lexington, KY, 40504-2112
195. Community Center, 457 Lakewood Drive, Lexington, KY, 40509
196. Skateboard Park/Maintenance & Restroom Bldg/Swimming Pool/Children's Pool/Diving Pool/Woodland Aquatic Center, 601 East High Street, Lexington, KY, 40502-1767
197. South Base Maintenance/Concessions & Restrooms, 600 Laramie Drive, Lexington, KY, 40503-1757
198. Pavilion And Restrooms/Aquatic Center Filter/Swimming Pool/Children's Pool/Aquatic Center/Pool & Park/Property in the Open, 625 Hill N Dale Road, Lexington, KY, 40503-2116
199. Nature Center, 416 Rebmann Lane, Lexington, KY, 40504-1163
200. Landscaping Building/Barn # 's 2,3 & 4, 3560 Shamrock Lane, Lexington, KY, 40511
201. Rental House, 3561 Shamrock Lane, Lexington, KY, 40511-9101

202. Shed Row Building/Maintenance/Old Dairy Barn # 1, 3544 Shamrock Lane, Lexington, KY, 40511-9101
203. Chaney Residence, 3355 Spurr Road, Lexington, KY, 40511-8970
204. Horse Arena, 3475 Shamrock Lane, Lexington, KY, 40511-9100
205. Old Extension Exposition Center, Shamrock Lane, Lexington, KY, 40511-9100
206. Barn & House, 3601 Briar Hill Road, Lexington, KY, 40516-9710
207. Property In The Open, 2393 Dogwood Trace Boulevard, Lexington, KY, 40514-2401
208. Property In The Open, 1150 Garison Avenue, Lexington, KY, 40504-2336
209. Property In The Open, 3701 Kenesaw Drive, Lexington, KY, 40515-1217
210. Front House & Back House, 705 Caden Lane, Lexington, KY, 40509-4316
211. Building Maintenance Office, 1555 Old Frankfort Pike, Lexington, KY, 40504-1123
212. Office/Service Garage/Truck Wash, 669 Byrd Thurman Drive, Lexington, KY, 40510-9665
213. Lyric Theatre, 300 Elm Tree Lane, Lexington, KY, 40508-1802
214. Courthouse Garage, 150 A North Limestone, Lexington, KY, 40507-1151
215. North Base Maintenance, 1793 Liberty Road, Lexington, KY, 40505-4205
216. Phoenix Center, 101 East Vine Street, Lexington, KY, 40507-1459
217. Rainbow House, 1807 Dalton Court, Lexington, KY, 40505-2772
218. Solomon House, 851 Todds Road, Lexington, KY, 40509-1419
219. Downtown Art Center/Alfalfa Restaurant, 141 East Main Street, Lexington, KY, 40507-1483
220. Arts Place, 161 Mill Street, Lexington, KY, 40507-1167, Index No. 054827.03
221. Kentucky Theatre, 216 East Main Street, Lexington, KY, 40507-1310
222. State Theatre, 218 A East Main Street, Lexington, KY, 40507-1310
223. Hope Center, 360 E Loudon Street, Lexington, KY, 40508
224. Childrens Museum, 440 West Short Street, Lexington, KY, 40507-1206
225. Carnegie Literacy Center, 251 West Second Street, Lexington, KY, 40507-1135
226. Windstream, 151 North Martin Luther King, Lexington, KY, 40507
227. Wolk Run WWS Tank, 689 Byrd Thurman Dr, Lexington, KY, 40510-9665
228. New Senior Citizens Center, 195 Life Lane, Lexington, KY, 40502-8300
229. Isaac Murphy Memorial Garden/Trail, 577 East Third, Lexington, KY, 40508-1612
230. Materson Station Park Restrooms & Picnic Shelter, 3051 Leestown Rd, Lexington, KY, 40511-8701
231. Wellington Park Shelter, 565 Wellington Way, Lexington, KY, 40503-1375
232. Red Mile Pump Station, 1200 Red Mile Road, Lexington, KY
233. Haley Pike Pump Station, 4216 Hedger Lane, Lexington, KY
234. Walnut Grove Pump Station, 3280 Hatfield, Lexington, KY

Lexington Fayette Urban County Government

Updated for Policy Term: 01-July-2016 - 01-July-2017

Values as of May 10, 2016

Loc ID	Address	City	St/Prv	County	Post Code	Country	Construction Values			Total Insured Value
							Year Built	Real Property	Personal Property	
001	Circuit Courthouse	Lexington	KY	Fayette	40507-1152	USA		33,272,500	18,000	33,290,500
002	District Courthouse	Lexington	KY	Fayette	40507-1154	USA		35,474,600	39,500	35,514,100
003	Fayette County Courthouse	Lexington	KY	Fayette	40507-1305	USA		19,721,700	87,000	19,808,700
004	Annex Garage	Lexington	KY	Fayette	40507-1319	USA		8,989,315	1,510,685	10,500,000
005	Coroner's Office	Lexington	KY	Fayette	40507	USA		1,515,200	187,000	1,702,200
006	M And E Warehouse	Lexington	KY	Fayette	40508-1649	USA		0	2,940,000	2,940,000
007	Government Center	Lexington	KY	Fayette	40507-1310	USA		23,970,100	3,209,000	27,179,100
008	Government Center Garage	Lexington	KY	Fayette	40507-1310	USA		1,145,800	285,000	1,430,800
009	Swift Building	Lexington	KY	Fayette	40507-1310	USA		1,388,100	355,000	1,743,100
010	Traffic Engineering Building	Lexington	KY	Fayette	40504-1123	USA		745,000	0	745,000
011	Old & New Transfer Station	Lexington	KY	Fayette	40504-1123	USA		1,613,100	164,800	1,777,900
012	Building 1 & 2 & Salt Barn	Lexington	KY	Fayette	40504-1019	USA		4,286,000	1,725,000	6,011,000
013	Front, Middle & Back Building	Lexington	KY	Fayette	40504-1796	USA		2,077,800	185,800	2,263,600
014	Office Building	Lexington	KY	Fayette	40510-9665	USA				
	Bluegrass Recycling									
	Center/Truck Bay #1/Truck									
015	Bay #2	Lexington	KY	Fayette	40508-2045	USA		2,382,700	4,750,000	7,132,700
016	Submersible Station	Lexington	KY	Fayette	40515-1232	USA		225,400	7,500	232,900
017	Camp/Package Station	Lexington	KY	Fayette	40511-1016	USA		96,800	0	96,800
018	Submersible Station	Lexington	KY	Fayette	40503-3470	USA		41,400	0	41,400
019	Submersible Station	Lexington	KY	Fayette	40505-2239	USA		147,200	0	147,200
020	Camp/Package Station	Lexington	KY	Fayette	40505-2415	USA		193,600	0	193,600
021	Lift Station Structure	Lexington	KY	Fayette	40515-1007	USA		2,874,600	12,500	2,887,100
022	Submersible Station	Lexington	KY	Fayette	40515-1092	USA		73,600	0	73,600
023	Camp/Package Station	Lexington	KY	Fayette	40510-1004	USA		171,600	0	171,600
024	Submersible Station	Lexington	KY	Fayette	40502-1950	USA		36,800	0	36,800
025	Submersible Station	Lexington	KY	Fayette	40511-1812	USA		23,000	0	23,000
026	Submersible Station	Lexington	KY	Fayette	40507-1310	USA		41,400	0	41,400
027	Camp/Package Station	Lexington	KY	Fayette	40503-9700	USA		215,600	0	215,600
028	Camp/Package Station	Lexington	KY	Fayette	40509-9554	USA		202,400	0	202,400
029	Camp/Package Station	Lexington	KY	Fayette	40511-1351	USA		176,000	0	176,000
030	Submersible Station	Lexington	KY	Fayette	40510-9691	USA		27,600	0	27,600
031	Submersible Station	Lexington	KY	Fayette	40509-2210	USA		165,600	6,500	172,100
032	Submersible Station	Lexington	KY	Fayette	40515-1219	USA		87,400	0	87,400
033	Submersible Station	Lexington	KY	Fayette	40515-1141	USA		46,000	0	46,000
034	Submersible Station	Lexington	KY	Fayette	40515-1109	USA		110,400	4,000	114,400
035	Submersible Station	Lexington	KY	Fayette	40511-8724	USA		55,200	5,000	60,200
036	Submersible Station	Lexington	KY	Fayette	40510-9633	USA		124,200	0	124,200
037	Submersible Station	Lexington	KY	Fayette	40502-2676	USA		39,600	0	39,600
038	Camp/Package Station	Lexington	KY	Fayette	40502-2654	USA		281,600	0	281,600
039	Submersible Station	Lexington	KY	Fayette	40511-2607	USA		206,800	0	206,800
040	Submersible Station	Lexington	KY	Fayette	40511-2600	USA		0	0	0
041	Camp/Package Station	Lexington	KY	Fayette	40505-3902	USA		132,000	0	132,000
042	Camp/Package Station	Lexington	KY	Fayette	40509-4320	USA		105,600	0	105,600
043	Lift Station Structure	Lexington	KY	Fayette	40511	USA		4,998,500	0	4,998,500
044	Lift Station Structure	Lexington	KY	Fayette	40511-8767	USA		2,392,900	15,000	2,407,900
045	Submersible Station	Lexington	KY	Fayette	40509-9427	USA		0	0	0
046	Submersible Station	Lexington	KY	Fayette	40503-1222	USA		33,100	0	33,100
047	Lift Station Structure	Lexington	KY	Fayette	40513	USA		681,500	0	681,500
048	Submersible Station	Lexington	KY	Fayette	40510-9692	USA		30,400	0	30,400
049	Submersible Station	Lexington	KY	Fayette	40504-1107	USA		32,200	0	32,200
050	Submersible Station	Lexington	KY	Fayette	40513-1326	USA		55,200	0	55,200
051	Submersible Station	Lexington	KY	Fayette	40502	USA		35,000	0	35,000
052	Camp/Package Station	Lexington	KY	Fayette	40517-6002	USA		206,800	0	206,800
053	Submersible Station	Lexington	KY	Fayette	40504-1019	USA		32,200	0	32,200

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054	Submersible Station	Lexington	KY	Fayette	40511-1084	USA		73,600	5,000	78,600
055	Can/Packaged Station	Lexington	KY	Fayette	40502-2847	USA		149,600	0	149,600
056	Can/Packaged Station	Lexington	KY	Fayette	40505-1850	USA		149,600	0	149,600
057	Can/Packaged Station	Lexington	KY	Fayette	40505-1852	USA		118,800	0	118,800
058	Can/Packaged Station	Lexington	KY	Fayette	40505-1534	USA		127,600	0	127,600
059	Lift Station Structure	Lexington	KY	Fayette	40513	USA		3,055,500	0	3,055,500
060	Can/Packaged Station	Lexington	KY	Fayette	40511-2201	USA		123,200	0	123,200
061	Can/Packaged Station	Lexington	KY	Fayette	40505-1741	USA		206,800	0	206,800
062	Submersible Station/Town									
063	Branch WWTP Tank Phase 1	Lexington	KY	Fayette	40504	USA		21,079,146	0	21,079,146
064	Can/Packaged Station	Lexington	KY	Fayette	40504-1115	USA		118,800	0	118,800
065	Can/Packaged Station	Lexington	KY	Fayette	40507-1413	USA		28,000	0	28,000
066	Submersible Station	Lexington	KY	Fayette	40504-1182	USA		90,200	0	90,200
067	Can/Packaged Station	Lexington	KY	Fayette	40511-8529	USA		140,800	0	140,800
068	Lift Station Structure	Lexington	KY	Fayette	40510-1031	USA		1,277,300	12,500	1,289,800
069	Submersible Station	Lexington	KY	Fayette	40503-1237	USA		35,900	0	35,900
070	Submersible Station	Lexington	KY	Fayette	40510-9001	USA		119,600	0	119,600
071	Lift Station Structure	Lexington	KY	Fayette	40505-4837	USA		4,064,700	15,000	4,079,700
072	Lift Station Structure	Lexington	KY	Fayette	40511-8690	USA		791,800	5,000	796,800
073	Submersible Station	Lexington	KY	Fayette	40511	USA		79,300	0	79,300
074	Lift Station Structure	Lexington	KY	Fayette	40511-8938	USA		484,900	5,000	489,900
075	Submersible Station	Lexington	KY	Fayette	40505-3620	USA		34,000	0	34,000
076	Submersible Station	Lexington	KY	Fayette	40505	USA		38,600	5,000	43,600
077	Submersible Station	Lexington	KY	Fayette	40505-2026	USA		58,600	5,000	63,600
078	Submersible Station	Lexington	KY	Fayette	40511-1572	USA		73,600	5,000	78,600
079	Submersible Station	Lexington	KY	Fayette	40509-4306	USA		34,000	5,000	39,000
080	Lift Station Structure	Lexington	KY	Fayette	40505-4214	USA		45,000	5,000	50,000
081	Submersible Station	Lexington	KY	Fayette	40504-2709	USA		1,055,000	0	1,055,000
082	Submersible Station	Lexington	KY	Fayette	40513-9701	USA		0	0	0
083	Submersible Structure	Lexington	KY	Fayette	40510-9606	USA		42,300	5,000	47,300
084	Submersible Structure	Lexington	KY	Fayette	40515-9554	USA		101,200	6,500	107,700
085	Submersible Station	Lexington	KY	Fayette	40509-9760	USA		64,400	6,500	70,900
086	Submersible Structure	Lexington	KY	Fayette	40509-8501	USA		0	0	0
087	Submersible Station	Lexington	KY	Fayette	40509-8558	USA		0	0	0
088	Submersible Station	Lexington	KY	Fayette	40509-9754	USA		92,000	0	92,000
089	Submersible Station	Lexington	KY	Fayette	40511-2061	USA		64,400	0	64,400
090	Submersible Structure	Lexington	KY	Fayette	40504-1019	USA		45,100	0	45,100
091	Submersible Structure	Lexington	KY	Fayette	40504	USA		43,300	0	43,300
092	Submersible Station	Lexington	KY	Fayette	40511-8758	USA		79,100	3,500	82,600
093	Submersible Station	Lexington	KY	Fayette	40511-8832	USA		156,400	5,000	161,400
094	Submersible Station	Lexington	KY	Fayette	40511-8817	USA		128,800	5,000	133,800
095	Submersible Station	Lexington	KY	Fayette	40511-9073	USA		174,800	5,000	179,800
096	Town Branch WWTP	Lexington	KY	Fayette	40511	USA		156,400	0	156,400
097	West Hickman WWTP	Lexington	KY	Fayette	40511-2061	USA		102,709,800	1,342,000	104,051,800
098	Fire Station # 1 Central	Nicholasville	KY	Jessamine	40356-8582	USA		83,932,400	427,000	84,369,400
099	Communication Bldg./									
100	Mechanical/Maintenance/ Fire									
101	Prevention Office/Emergency									
102	Generator/Trailer (plan	Lexington	KY	Fayette	40508-1827	USA		5,304,700	2,495,705	7,800,405
103	Woodworking Shop	Lexington	KY	Fayette	40508-1828	USA		729,000	52,000	781,000
104	Storage Building	Lexington	KY	Fayette	40507-2118	USA		71,500	0	71,500
105	Fire Station # 2	Lexington	KY	Fayette	40505-2618	USA		874,500	69,300	943,800
106	Fire Station # 3	Lexington	KY	Fayette	40508-2528	USA		488,500	44,800	533,300
107	Fire Station # 4	Lexington	KY	Fayette	40508-1217	USA		365,200	30,600	395,800
108	Fire Station # 5	Lexington	KY	Fayette	40508-3024	USA		740,600	54,500	795,100
109	Fire Station # 6	Lexington	KY	Fayette	40508-3216	USA		940,500	69,000	1,009,500
110	Fire Station # 7	Lexington	KY	Fayette	40502-3407	USA		588,900	46,000	634,900

Loc ID	Address	City	St/Prv	County	Post Code	Country	Construction/Values		Personal Property Value	Total Insured Value
							Year Built	Real Property		
107	Fire Station # 8	Lexington	KY	Fayette	40505-1403	USA		562,050	49,700	611,750
108	Fire Station # 9	Lexington	KY	Fayette	40502-1311	USA		562,050	46,300	608,350
109	Fire Station # 10/Storage	Lexington	KY	Fayette	40511	USA		623,100	56,500	679,600
110	Fire Station # 11	Lexington	KY	Fayette	40504-3705	USA		581,500	44,100	625,600
111	Fire Station # 12	Lexington	KY	Fayette	40503-1824	USA		553,800	43,100	596,900
112	Fire Station # 13	Lexington	KY	Fayette	40511	USA		354,800	37,000	391,800
113	Fire Station # 14	Lexington	KY	Fayette	40504-2116	USA		573,350	44,900	618,250
114	Fire Station # 15	Lexington	KY	Fayette	40503-3609	USA		573,350	46,400	619,750
115	Fire Station # 16	Lexington	KY	Fayette	40515-3800	USA		728,600	55,000	783,600
116	Fire Station # 17	Lexington	KY	Fayette	40516-9717	USA		440,500	37,100	477,600
117	Fire Station # 18	Lexington	KY	Fayette	40515-9319	USA		462,700	34,600	497,300
118	Fire Station # 19	Lexington	KY	Fayette	40511-9551	USA		499,200	40,700	539,900
119	Fire Station # 20	Lexington	KY	Fayette	40503-2733	USA		1,058,100	40,700	1,098,800
120	Fire Station # 21	Lexington	KY	Fayette	40509-1256	USA		1,031,900	69,000	1,100,900
121	Fire Station # 22	Lexington	KY	Fayette	40515-6336	USA		1,031,900	69,000	1,100,900
122	Fire Station # 23	Lexington	KY	Fayette	40516-9721	USA		559,300	62,000	621,300
	Training Tower/Training Center/Sprinkler Bldg./Smoke Bldg./Fire Training Center									
123	Firing Range House # 1/Fire Range House #2/Firing Range Trailer	Lexington	KY	Fayette	40504-1161	USA		2,400,650	288,000	2,688,650
124	Day Treatment Center Annex	Lexington	KY	Fayette	40513-9733	USA		180,200	23,000	203,200
125	Coleman House	Lexington	KY	Fayette	40504-1107	USA		327,000	52,500	379,500
126	Day Treatment Center	Lexington	KY	Fayette	40504-1172	USA		1,052,100	126,500	1,178,600
127	Public Safety Op Center	Lexington	KY	Fayette	40504-1172	USA		3,845,300	237,000	4,082,300
128	Family Care Center	Lexington	KY	Fayette	40504-1107	USA		16,200,000	0	16,200,000
129	Office Area/Stalls/Arena/Hay Barn	Lexington	KY	Fayette	40504-1172	USA		7,386,000	895,400	8,281,400
130	Police Headquarters	Lexington	KY	Fayette	40508-1341	USA		443,500	35,000	478,500
131	Police Roll Call West	Lexington	KY	Fayette	40507-1318	USA		9,746,800	1,518,804	11,265,604
132	Police And Central Job Center	Lexington	KY	Fayette	40504-1019	USA		2,558,100	231,000	2,789,100
133	Police Roll Call East (Leased)	Lexington	KY	Fayette	40505-3823	USA		2,742,700	46,800	2,789,500
134	Police Activity League Office	Lexington	KY	Fayette	40517-3260	USA		0	95,000	95,000
135	Community Action Kitchen	Lexington	KY	Fayette	40504-1019	USA		2,086,700	225,000	2,311,700
136	Community Action Council	Lexington	KY	Fayette	40504-1127	USA		141,100	33,000	174,100
137	Police Communications	Lexington	KY	Fayette	40510-9673	USA		1,928,700	53,000	1,981,700
138	Police Safety City	Lexington	KY	Fayette	40504-1172	USA		248,500	63,000	311,500
139	Police Detention Center	Lexington	KY	Fayette	40510-9689	USA		78,639,100	1,415,000	80,054,100
140	Police Storage Building	Lexington	KY	Fayette	40517-3608	USA		0	29,000	29,000
141	Community Action Kitchen	Lexington	KY	Fayette	40511-1827	USA		260,700	0	260,700
142	Community Action Council	Lexington	KY	Fayette	40511-1827	USA		1,940,900	4,000	1,944,900
143	Senior Center	Lexington	KY	Fayette	40503-1435	USA		1,924,300	328,500	2,252,800
144	Community Center, Gymnasium	Lexington	KY	Fayette	40508-1163	USA		3,618,000	0	3,618,000
145	Concessions/Restroom/Property in the Open	Lexington	KY	Fayette	40509-9450	USA		297,600	318,798	616,398
146	Bell House/Carriage House	Lexington	KY	Fayette	40508	USA		3,706,400	200,000	3,906,400
147	Swimming Pool/Property in the open	Lexington	KY	Fayette	40515-1015	USA		345,600	61,300	406,900
148	Community Center	Lexington	KY	Fayette	40508-2800	USA		3,688,100	288,800	3,976,900
149	Loudon House Gymnasium/Track Center/Carriage House/Property in the Open/Custom Shade Addition	Lexington	KY	Fayette	40505-3629	USA		2,632,500	0	2,632,500
150	201 Castlewood Drive	Lexington	KY	Fayette	40505-3629	USA		2,068,237	258,987	2,327,224

Loc ID	Address	City	St/Prv	County	Post Code	Country	Construction Values		Total Insured	
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151	Inter Building And Pump House/Swimming Pool/Pool House/Baseball Concessions	Lexington	KY	Fayette	40505-3300	USA		1,906,700	224,400	2,131,100
152	Community Center Swimming Pool/Childrens Pool/Pool House/Bathing Cage/Maintenance/Property in the Open	Lexington	KY	Fayette	40508-1693	USA		1,219,600	53,200	1,272,800
153	1670 Old Paris Road	Lexington	KY	Fayette	40505-2137	USA		1,150,600	251,387	1,401,987
154	550 West Sixth Street	Lexington	KY	Fayette	40508-1342	USA		350,000	98,905	448,905
155	701 Howard Street	Lexington	KY	Fayette	40508-1075	USA		1,004,800	46,800	1,051,600
156	House/Baseball Concessions Maintenance Building/Orrear Community Center/Property in the Open	Lexington	KY	Fayette	40508-1023	USA		548,500	598,400	1,146,900
157	Community Center	Lexington	KY	Fayette	40508-1481	USA		5,102,800	232,000	5,334,800
158	Morton House Bathroom Pavilion/Property in the Open	Lexington	KY	Fayette	40508-1674	USA		1,075,500	40,800	1,116,300
159	956 Turkey Foot Road	Lexington	KY	Fayette	40502-2788	USA		150,300	66,800	217,100
160	Community Center/Property in the Open	Lexington	KY	Fayette	40517-3196	USA		564,200	221,460	785,660
161	Concessions And Restroom The Kitchen/Property in the Open	Lexington	KY	Fayette	40504-3407	USA		71,000	30,900	101,900
162	253 Market Street	Lexington	KY	Fayette	40507-1031	USA		717,000	200,000	917,000
163	Community Center	Lexington	KY	Fayette	40511	USA		255,200	72,800	328,000
164	Community Center	Lexington	KY	Fayette	40511	USA		190,600	37,600	228,200
165	Maintenance Building/Property in the Open	Lexington	KY	Fayette	40505	USA		201,600	228,718	430,318
166	Boat House Restroom/Park Maintenance Office, Scout Headquarters/Property in the Open	Lexington	KY	Clark	40509-9423	USA		470,200	198,600	668,800
167	Clubhouse/Maintenance Building	Lexington	KY	Fayette	40511-9083	USA		1,785,700	345,000	2,130,700
168	Restroom And Concessions/Property in the Open	Lexington	KY	Fayette	40505-2714	USA		158,000	161,729	319,729
169	Community Center	Lexington	KY	Fayette	40502-1529	USA		1,437,700	77,400	1,515,100
170	Property In The Open Maintenance	Lexington	KY	Fayette	40517-2336	USA		0	290,814	290,814
171	Building/Clubhouse	Lexington	KY	Fayette	40509-1822	USA		1,616,700	143,400	1,760,100
172	Property In The Open	Lexington	KY	Fayette	40502-3548	USA		0	94,600	94,600
173	Neighborhood Center	Lexington	KY	Fayette	40508-3254	USA		120,900	52,900	173,800
174	Community Center	Lexington	KY	Fayette	40505-1676	USA		243,900	46,300	290,200
175	Community Center/Property in the Open	Lexington	KY	Fayette	40511-1576	USA		245,900	231,000	476,900
176	Concessions And Restroom/Property in the Open	Lexington	KY	Fayette	40505-1917	USA		61,900	121,400	183,300
177	Pro Shop And Clubhouse	Lexington	KY	Fayette	40517-1429	USA		71,300	20,000	91,300
178	Property In The Open Community	Lexington	KY	Fayette	40517-1509	USA		0	68,400	68,400
179	Center/Concessions & Restroom	Lexington	KY	Fayette	40511-2007	USA		394,800	66,942	461,742
180	Community Center 5 Field Concessions And Restrooms/2 Field Concessions & Restrooms/Property in the Open	Lexington	KY	Fayette	40511-1111	USA		212,600	53,800	266,400
181	2000 Parkers Mill Road	Lexington	KY	Fayette	40513-9700	USA		564,300	847,631	1,411,931

Loc ID	Address	City	St/Prv	County	Post Code	Country	Construction Values			Total Insured Value
							Year Built	Real Property	Personal Property	
182	Rental House	Lexington	KY	Fayette	40513-9700	USA		140,500	0	140,500
183	Property In The Open Swimming Pool/Pool	Lexington	KY	Fayette	40507-1380	USA		0	225,000	225,000
184	House/Park Administration/Turf Operations	Lexington	KY	Fayette	40504-2709	USA		2,246,700	223,800	2,470,500
185	Center/Pro Shop Restroom Pavilion	Lexington	KY	Fayette	40509-2354	USA		120,700	46,400	167,100
186	House/Nature Center/Prather	Lexington	KY	Fayette	40515-9536	USA		2,808,100	32,500	2,840,600
187	Ruth Concession/Park Restroom/Cal Ripken Concessions/Miracle League Pavilion/Miracle League Ball Field/Tennis Building/Swimming Pool/Children's Pool/Pool House/Property in the Open	Lexington	KY	Fayette	40503-3579	USA		3,425,000	1,347,819	4,772,819
188	Property In The Open Crut. House/Car	Lexington	KY	Fayette	40508-2440	USA		0	72,400	72,400
189	Storage/Bathroom & Pro Shop/Swimming Pool/Children's Pool/Pool House/Maintenance Building	Lexington	KY	Fayette	40517-2820	USA		4,438,900	294,350	4,733,250
190	Property In The Open Community Center/Property in the Open	Lexington	KY	Fayette	40507	USA		0	485,000	485,000
191	the Open (Upper)/Batting Cage (Upper)/Maintenance Building/Baseball Announcer & Storage/Concessions & Restroom (Lower)/Batting Cage (Lower) and Property in the Open/SHade Structure	Lexington	KY	Fayette	40504-1923	USA		357,800	88,750	446,550
192	Addition	Lexington	KY	Fayette	40515-6350	USA		799,695	657,469	1,457,164
193	Community Center	Lexington	KY	Fayette	40511-2203	USA		334,300	68,400	402,700
194	Concessions And Restroom	Lexington	KY	Fayette	40504-2112	USA		203,100	56,300	259,400
195	Community Center	Lexington	KY	Fayette	40509	USA		141,700	48,800	190,500
196	Skateboard Park/Maintenance & Restroom Building/Swimming Pool/Children's Pool/Diving Pool/Woodland Aquatic Center South Base	Lexington	KY	Fayette	40502-1767	USA		2,880,100	95,300	2,975,400
197	Maintenance/Concessions & Restroom Pavilion/Avia	Lexington	KY	Fayette	40503-1757	USA		496,500	50,700	547,200
198	Restrooms/Aquatic Center Filter/Swimming Pool/Children's Pool/Aquatic Center Pool/Park Property in the Open	Lexington	KY	Fayette	40503-2116	USA		3,284,100	575,557	3,859,657
199	Nature Center Landscaping Building/Barn	Lexington	KY	Fayette	40504-1163	USA		178,600	61,000	239,600
200	#4/Barn #3/ Barn #2	Lexington	KY	Fayette	40511	USA		2,051,700	185,200	2,236,900
201	Rental House	Lexington	KY	Fayette	40511-9101	USA		182,200	0	182,200

Loc ID	Address	City	St/Prv	County	Post Code	Country	Construction Values		Personal Property	Total Insured Value
							Year Built	Real Property		
	Shed Row Building/Maintenance/Old Dairy Barn #1	Lexington	KY	Fayette	40511-9101	USA			252,100	2,259,500
202	3544 Shamrock Lane	Lexington	KY	Fayette	40511-9101	USA		2,007,400	0	2,259,500
203	3355 Spurr Road	Lexington	KY	Fayette	40511-9101	USA		280,100	0	280,100
204	3475 Shamrock Lane	Lexington	KY	Fayette	40511-9101	USA		2,513,500	55,000	2,568,500
205	Shamrock Lane	Lexington	KY	Fayette	40511-9100	USA		332,060	3,500	335,560
206	3607 Briar Hill Road	Lexington	KY	Fayette	40516-9710	USA		573,600	0	573,600
207	2393 Dogwood Trace	Lexington	KY	Fayette	40514-2401	USA		0	68,400	68,400
208	Property In The Open	Lexington	KY	Fayette	40504-2336	USA		0	58,000	58,000
209	Property In The Open	Lexington	KY	Fayette	40515-1217	USA		0	61,400	61,400
210	Front House/Back House	Lexington	KY	Fayette	40509-4316	USA		250,000	0	250,000
211	705 Caden Lane	Lexington	KY	Fayette	40504-1123	USA		1,770,500	280,700	2,051,200
212	Building Maintenance Office	Lexington	KY	Fayette	40510-9865	USA		5,629,600	1,290,000	6,919,600
213	Office And Service	Lexington	KY	Fayette	40508-1802	USA		5,708,000	77,980	5,785,980
214	Garage/Truck Wash	Lexington	KY	Fayette	40507-1151	USA		11,131,500	0	11,131,500
215	Lynic Theatre	Lexington	KY	Fayette	40505-4205	USA		1,171,500	159,800	1,331,300
216	Courthouse Garage	Lexington	KY	Fayette	40507-1459	USA		11,706,000	755,000	12,461,000
217	North Base Maintenance	Lexington	KY	Fayette	40505-2772	USA		301,700	4,500	306,200
218	Phoenix Center	Lexington	KY	Fayette	40509-1419	USA		287,200	0	287,200
219	Rainbow House	Lexington	KY	Fayette	40507-1483	USA		6,087,800	0	6,087,800
220	Solomon House	Lexington	KY	Fayette	40507-1167	USA		4,078,900	0	4,078,900
221	Downtown Art Center/Altaifa	Lexington	KY	Fayette	40507-1310	USA		4,237,800	15,000	4,252,800
222	Restaurant	Lexington	KY	Fayette	40507-1310	USA		1,505,800	0	1,505,800
223	Arts Place	Lexington	KY	Fayette	40508	USA		3,109,650	0	3,109,650
224	Kentucky Theatre	Lexington	KY	Fayette	40507-1206	USA		4,041,600	275,000	4,316,600
225	State Theatre	Lexington	KY	Fayette	40507-1135	USA		6,436,400	146,000	6,582,400
226	Hope Center	Lexington	KY	Fayette	40507	USA		0	393,804	393,804
227	Childrens Museum	Lexington	KY	Fayette		USA		6,016,257	0	6,016,257
228	Carnegie Literacy Center	Lexington	KY	Fayette		USA		9,952,697	0	9,952,697
229	Windstream	Lexington	KY	Fayette		USA		740,855	0	740,855
230	Walk Run WWS Tank	Lexington	KY	Fayette		USA		486,169	0	486,169
231	New Senior Citizens Center	Lexington	KY	Fayette		USA		49,875	0	49,875
232	Isaac Murphy Memorial	Lexington	KY	Fayette		USA		259,000	0	259,000
233	Garden/Trail	Lexington	KY	Fayette		USA		366,314	0	366,314
234	Masterson Station Park	Lexington	KY	Fayette		USA		80,000	0	80,000
235	Restrooms & Plotic Shelter	Lexington	KY	Fayette		USA				725,072,414
236	Wellington Park Shelter	Lexington	KY	Fayette		USA				
237	Red Mile Pump Station	Lexington	KY	Fayette		USA				
238	Haley Pike Pump Station	Lexington	KY	Fayette		USA				
239	Walnut Grove Pump Station	Lexington	KY	Fayette		USA				

Updated Vehicle Values Updated Traffic Control Animals Fire Arts EDP Equipment Rolling Stock/Contradors Equipment
 \$79,110,238
 \$35,764,805
 \$261,100
 \$5,000,000
 \$19,347,949
 \$6,772,356
 871,328,862

RETAINED LIMIT LIABILITY INSURANCE

Named Insured: Lexington-Fayette Urban County Government
Carrier Name: American Alternative Insurance Corporation (Munich Re)
A.M. Best Rating: A+:XV as of October 22,2015

LIMITS OF INSURANCE:

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

LIMITS STRUCTURE:

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

NOTE:

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

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

ENDORSEMENTS:

RL 1000 CDEC Common Policy Declaration
RL 1000 LDEC Liability Coverage Parts Declarations
RL 1000 PC Policy Conditions
RL 1000 LC Liability Conditions Definitions and Exclusions
RL 1000 GLOC General Liability Coverage Part - Occurrence
RL 1000 AU Automobile Liability Coverage Part
RL 1000 WROC Wrongful Acts Liability Coverage Part - Occurrence
RL 1000 MPOC Misc Professional Liability Coverage Part - Occurrence
RL 2015 Law Enforcement Endorsement
RL 2017 Liquor Liability Amendment
RL 2026 Trampoline Exclusion Amendment
RL 2030 Employee Benefits Liability (General Liability Occurrence)
RL 2032 Policy Changes
RL 2024 Sexual Harassment Wrongful Act (Occurrence)
RL 2046 Punitive or Exemplary Damages Amendment
RL 2049 Pesticide or Herbicide Application Coverage
RL 2067 Minimum Premium
RL 2070 Watercraft
RL 2097 Sexual Abuse General Liability (Occurrence)
RL 2100 Amendment of Definition of Insured
RL 2130 Waiver of Subrogation
RL VLTERR 01 Cap On Losses Certified Acts of Terrorism
RL 2034 Mold/Fungal Pathogens Exclusion

AVIATION

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

Carrier Name: **Old Republic Insurance Company**

A.M. Best Rating: **A+:XII as of December 18, 2015**

Regular Location of Aircraft:

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

Purpose of Use: Law Enforcement

Aircraft Description:

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

Extra Equipment (not included in Hull Value)

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

Extra Equipment Deductibles:

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

Limits of Liability:

Single Limit Bodily Injury, Including Passengers and Property Damage	\$20,000,000 Each Occurrence
Expenses for Medical Services	\$ 10,000 Each Person
	\$ 40,000 Each Occurrence

Included Coverages:

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

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

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

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

Pilots:

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

Territory:

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

Forms/Endorsements:

AV48C War, Hi-Jacking and Other Perils Exclusion Clause
2000a Date Recognition Exclusion Clause Endorsement
AV216 Extended Coverage – Dual Flight Instruction – Lunsford Air
AV310 Helicopter Amendatory Endorsement
AV337 Territorial Exclusion Endorsement
AV410 Premises Liability
AV421 Passenger Voluntary Settlement Endorsement
AV431 Limited Enhanced Coverage Endorsement
AV439 Aircraft Personal Injury Liability Endorsement
AV460 Mechanical Breakdown- Clarification
AV464 Aircraft Turbine Engine Endorsement
AV512 Pilots Endorsements
AV730 Purpose of Use Endorsement as Required by the Named Insured
AV814 Tennessee Amendatory Endorsement
GFMEEX Mexico- Warning
PDPAM Notice of Terrorism Insurance Coverage
CTXGA Exclusion of Certified Acts of Terrorism
PA313 Asbestos Exclusion Endorsement

EXCESS WORKERS' COMPENSATION

Named Insured: **Lexington Fayette Urban County Government**
Carrier Name: **Safety National Casualty Corporation**
A.M. Best Rating: **A+:XIV as of August 21, 2015**

Contract Terms

Specific Excess Only

Liability Period	07/01/2016 – 07/01/2017
Payroll Reporting Period	07/01/2016 – 07/01/2017
Payroll	\$164,334,359
Manual Premium	\$4,535,056
Standard Premium	\$4,535,056
Self-Insured Retention	\$1,000,000
Specific Limit	Statutory
Employers Liability Limit	\$1,000,000 per Occurrence
Premium Rate	\$0.2099 (Rate \$100 Payroll)
Deposit Premium	\$344,938
Minimum Premium	\$310,444
Pay Plan	Annual Payment
Audit Type	Voluntary

Coverage Summary

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

Endorsements

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

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

Code	Classification	Exposure
0106	Tree Pruning, Spraying, Repairing & Drivers	\$147,901
5191	Office Machine / Appl Installation, Inspection, Adjustment, or Repair	\$213,635
5506	Street or Road Construction: Paving or Repaving & Drivers	\$640,904
5509	Street and Road Construction	\$690,204
6306	Sewer Construction All Operations	\$312,235
7580	Sewage Disposal Plant Operation & Drivers	\$5,932,470
7610	Radio or Television Broadcasting Station - All Employees & Clerical, and Drivers	\$591,604
7710	Firefighters & Drivers	\$43,318,537
7720	Police Officers & Drivers	\$51,255,887
8380	Automobile Service or Repair Center & Drivers	\$1,183,207
8742	Salesperson, Collectors, or Messengers - Outside	\$2,199,947
8810	Clerical Office Employees NOC	\$27,887,540
8820	Attorney - All Employees & Clerical, Messengers, Drivers	\$1,232,508
8864	Social Service Organization - All Employees & Salesperson, Drivers	\$427,269
8869	Child Day Care Center - Professional Employees and Clerical, Salespersons	\$1,101,040
9015	Building - Operation by Owner or Lessee	\$2,875,851
9063	YMCA, YWCA, YMHA or YWHA Institution - All Employees & Clerical	\$2,136
9101	Library/Museum	\$49,300
9102	Parks NOC - All Employees & Drivers	\$8,348,185
9403	Garbage, Ashes or Refuse Collection & Drivers	\$8,561,820
9410	Municipal, Township, County or State Employee NOC	\$7,362,179
	Totals	\$164,334,359

NETWORK SECURITY ("CYBER") LIABILITY

Named Insured: **Lexington-Fayette Urban Co Government**
 Carrier Name: **National Union Fire Insurance Company of Pittsburgh, PA**
 A.M. Best Rating **A:XV as of January 27,2016**

Limit of Liability - \$2,000,000

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

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

Coverage Summary

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

Notification Costs

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

Commonly Used Insuring Clauses

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

Claims Made Basis

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

Endorsements

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

Additional Conditions / Endorsements / Exclusions:

Form # 101013 12/13 – SRP General Terms and Conditions

Form # 101017 12/13 – Cyber Extortion Coverage Section

Form # 101018 12/13 – Event Management Coverage Section

Form # 101024 12/13 – Security and Privacy Coverage Section

Form # 101021 12/13 – Network Interruption Coverage Section

Form # 101019 12/13 – Media Content Coverage Section (Claims Made)

Form # 103703 01/10 – Kentucky Amendatory Endorsement

Form # 52145 08/12 – Kentucky Cancellation-Nonrenewal Amendatory Endorsement

Form # 89644 06/13 – Economic Sanctions Endorsement

Form # 107376 11/10 – E-Discovery Consultant Services Coverage Endorsement

Form # 105567 05/10 – Criminal Reward Coverage Extension

Form # 105565 05/10 – Retention Amendatory Endorsement

Form # 115808 12/13 – Cyberedge Cyber Media Coverage Endorsement

Form # 113428 02/14 – Cyberedge Loss Prevention Services Endorsement

Form # 117896 07/14 – Cyberterrorism Coverage Endorsement

Form # 115987 12/13 – PCI-DSS Assessment Coverage Endorsement (Sublimit) \$250,000

Form # 117896 07/14 – Privacy Event Services Coverage Endorsement (Affected Person Limit)
\$1,000,000 Affected Persons with 100 Minimum Affected Persons

Form # 78859 10/01 – Forms Index Endorsement

POLLUTION LEGAL LIABILITY

Named Insured: **Lexington-Fayette Urban Co Government**
 Carrier Name: **Illinois Union Insurance Company (Non-Admitted)**
 A.M. Best Rating **A++:XV as of July 2, 2015**

Coverage Form

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

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

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

Additional Conditions / Endorsements / Exclusions:

1. PF-44967 (09/14) - Premium Earn-Out (Staggered - One Year - Acceleration) Endorsement - 25% Minimum Earned Premium
2. PF-44913 (09/14) - Covered Locations Schedule Endorsement
 - a. Per LFUCG SOV 2016 - retroactive date 7/1/2011
 - b. Hailey Pike Landfill - 4172/4253 Hedger Lane Lexington, KY - retroactive date 7/1/2014
 - c. Old Frankfort Pike Landfill- 1625/1631 Old Frankfort Pike Lexington, KY - retroactive date 7/1/2014
3. PF-44957 (09/14) Notice of Cancellation Amendatory (Generic Time Frame) Endorsement - 90 days NOC
4. PF-44968 (09/14) Prior Claims Exclusionary (Broad) Endorsement
5. PF-46063 (05/15) Public Entity Coverage Amend (Sewage Backup)
 - a. Covered Operations Retro Date: 7/1/2011
 - b. Per Operations Condition Sublimit of Liability: \$ per policy occurrence limit
 - c. Aggregate Operations Condition Sublimit of Liability: \$per policy aggregate limit
 - d. Per Operations Condition Self-Insured Retention: per policy SIR
 - e. Sewage Backup Sublimits of Liability - \$1,000,000 Per Backup Condition/Aggregate - subject to a \$100,000 Self-Insured Retention
6. PF-44898 (09/14) Automatic Acquisition and Due Diligence (Fungi) Endorsement
 - a. 30 days
 - b. Additional premium schedule
 - i. Property Type: municipal buildings. A/P: TBD (\$250 minimum)
 - ii. Property Type: vacant land/ green space. A/P: TBD (\$250 minimum)

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

PREMIUM SUMMARY

DESCRIPTION OF COVERAGE	EXPIRED PREMIUM	RENEWAL PREMIUM
Property	\$ 323,658.83	\$ 328,600.13
Retained Limit Liability	\$ 526,951.20	\$ 542,544.00
Excess Workers Compensation	\$ 325,628.00	\$ 344,938.00
Aviation	\$ 30,231.00	\$ 29,162.00
Cyber Liability	\$ 28,530.00	\$ 28,684.00
Pollution Legal Liability	\$ 20,341.20	\$ 18,035.13
Total Premium	\$1,255,340.03	\$1,291,963.26

Notes:

1. Premium increased approximately 3% reflecting the following increases in exposure:
 - Property values increased approximately 6% from \$816,465,253 to \$871,328,862
 - Number of vehicles increased approximately 1% from 1,684 to 1,704
 - Budget increased 13% from FY15 - \$540,053,080 to \$609,797,130
 - Total number of employees increased 4% from 3,169 to 3,282
 - Number of Police Officers increased 6.5% from 527 to 561
 - Payroll increased 6% from \$155,060,940 to \$164,334,359

2. Property policy form has been updated see attached summary of enhancements

Optional Quotes:

Retained Limit Liability – to reduce the Self-Insured Retention from \$2,000,000 to \$1,500,000 would be an additional premium of \$318,264 for a Total Premium of \$860,808. This premium could possibly be reduced if there has been favorable judgements on the outstanding EPLI claims (Larry Price and the 9 other related claims alleging discrimination).

Cyber Liability – to increase the Event Management Insurance limit from \$250,000 to \$2,000,000 would be an additional premium of \$11,324 for a Total Premium of \$40,008.

Pollution Legal Liability

- If Terrorism is desired there will be a 5% additional premium
- To increase the limit to \$2,000,000 would be an additional premium of \$7,983 for a Total Premium of \$26,018
- To increase the limit to \$3,000,000 would be an additional premium of \$12,887 for a Total Premium of \$30,922

Subjectivities:

1. Retained Limit Liability is subject to:
 - a. Signed Policyholder Disclosure Notice of Terrorism Insurance Coverage.
 - b. Signed and dated Retained Limit application
 - c. Signed and dated Sexual Harassment application
 - d. Signed and dated Sexual Abuse application
 - e. Employee manual including Sexual Harassment policies
 - f. Sexual Abuse policies

2. Pollution Legal Liability is subject to:
 - a. Completed, signed and dated Chubb/Ace Environmental Application
 - b. Completed signed and dated copy of the TRIA disclosure form
 - c. Completion of a satisfactory Chubb Engineering review. Please provide contact for phone survey and written water intrusion and mold protocols.
 - d. Pollution loss runs from 2011 to 2014
 - e. Current groundwater and landfill gas monitoring information for Hailey Pike Landfill and Old Frankfort Pike Landfill

The AFM logo is displayed in a large, bold, sans-serif font. The letters 'A', 'F', and 'M' are connected, with the 'M' having a distinctive shape. A small 'TM' trademark symbol is located at the top right of the 'M'.

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proVision® 4100 All-Risk Property Policy

The proVision® 4100 policy was designed to simplify the interactions between AFM and our broker partners, creating winning solutions for clients. We have incorporated coverage needed by clients in a simple, easy-to-read, easy-to-sell and easy-to-navigate form. This eliminates the question of whether or not we can provide a specific coverage, and focuses the discussion on identifying the exposures and how much coverage is needed.

Contract Certainty

We designed the proVision 4100 to be clear and concise, ensuring contract certainty.

Highlights include:

- Straightforward policy language
- A table of contents to find what you are looking for quickly and easily
- Comprehensive policy form incorporating all property damage and business interruption coverages
- The proposal seamlessly becomes the binder, which then becomes the declarations section of the policy

All-Risk Coverage

The proVision platform offers all-risk coverage for Real Property, Personal Property and Business Interruption. Machinery and equipment breakdown coverage also is included.

Policy Limit Coverage

We removed the uncertainty of selecting limits by providing standard policy coverage for the following:

- Brands and Labels
- Cost to clean up resultant fungus, mold or mildew

- Debris Removal
- Decontamination Costs
- Demolition and Increased Cost of Construction (DICC)
- Machinery and Equipment Breakdown
- Pavements and Roadways
- Plants, Trees and Shrubs
- Protection and Preservation of Property
- Underground Property, Foundations, Pipes, Flues and Drains

Additional Coverage Enhancements

A limit-by-limit comparison between property forms does not necessarily determine the best coverage. We developed the proVision 4100 with comprehensive coverage in mind. Additional coverage enhancements include:

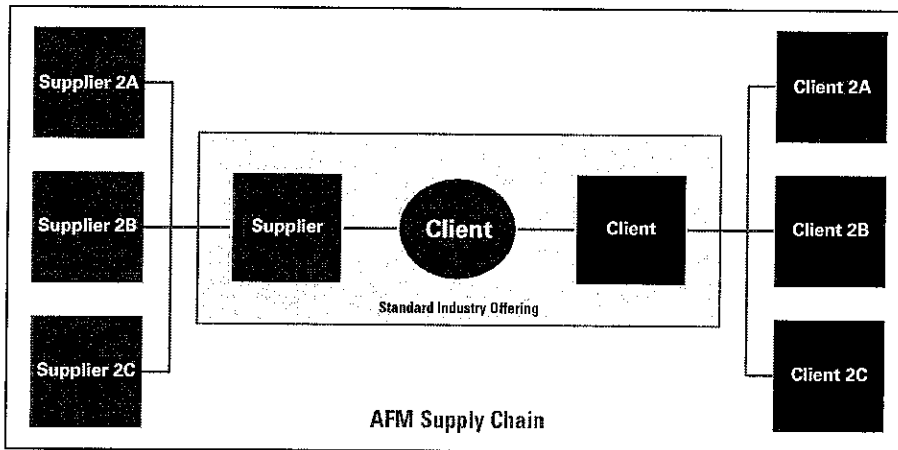
- Change in temperature covers spoilage of stock due to accidental interruption of services.
- DICC includes policy limit coverage for A, B, C and D, as well as coverage for equipment.

- Green Coverage covers cost to replace property with environmentally friendly material.
- Machinery and Equipment breakdown includes coverage for resulting ammonia contamination, hazardous substance, spoilage and water damage with no sublimits.
- Off Premises Service Interruption includes accidental event to utility-owned property, voice data and video, as well as flood and earth movement.

Computer Equipment, Media and Data Coverage

The proVision 4100 policy treats data as personal property. This affords broad first-party coverage for your clients' digital assets.

- Coverage provided for non-physical damage, such as Distributed Denial of Service Attacks (DDOS)
- Data, Programs or Software covers physical loss or damage to electronic data, programs or software, including damage from computer virus.
- Policy Limit Coverage for electronic data processing (EDP) equipment and media.



Business Interruption and Extra Expense

The proVision 4100 policy offers coverage for business interruption—gross earnings, gross profits, rental income and extra expense—to all clients. With Insured Option, your client chooses either the gross earning or gross profit calculation after the loss, whichever is greater.

Business Interruption Extensions

- Attraction Property coverage within one mile
- Contractual Penalties
- Crisis Management
- Extended Period of Liability
- Leasehold Interest
- Logistics Extra Cost for increased costs of transporting goods due to infrastructure loss
- Property in transit
- Research and Development

Supply Chain

The proVision 4100 includes supply chain coverage for all clients. This applies to direct and indirect suppliers and customers of the insured across their entire supply chain. Coverage includes named and unnamed suppliers and customers, as well as multitier suppliers and customers. Supply chain also includes coverage for loss of commissions, profits and royalties.

Valuation

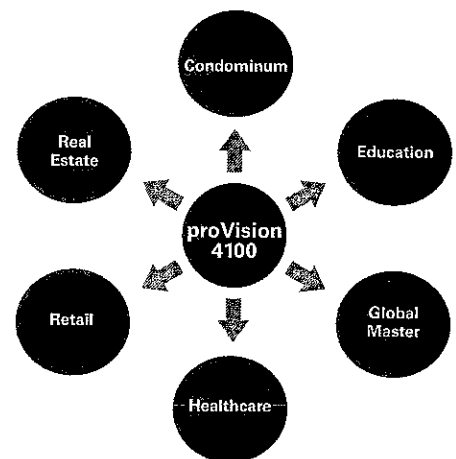
Specialized valuations help clients with the coverage they need and to maximize recoveries in loss scenarios. Examples include:

- Equipment (new for old): Following a loss, the insured receives settlement to replace unrepairable electrical or mechanical equipment, including computer equipment, with the most functionally equivalent, even if new equipment has technological advantages.

- Unplanned capital expenditures: Following a loss, repairing or replacing damaged property with like kind and quality may not make the best financial sense. Clients can elect to use the settlement for an unplanned capital expenditure of their choice.
- Vacant property (no warranties): Permission is given for vacant properties without warranties.

Industry-Specific Endorsements

The proVision 4100 can be customized depending on the specific business needs of the client. One or more of the following industry-specific endorsements can be added to the proVision 4100:



Globally Applicable

As clients expand around the world, it is important to give them the same level of broad coverage available in their domestic policy. The proVision 4100 can provide consistent coverage around the world for all your clients' assets. Features include:

- Broad locally admitted, compliant coverage—paying as much locally as possible, minimizing gaps with the master policy
- DIC/DIL limits
- Tax protections on payments out of country
- Coinsurance Deficiency and Currency Devaluation

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by the Financial Conduct Authority and the Prudential Regulation Authority



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*pro*VISION® 4100

Policy Change Discussion

As part of our commitment to provide market-leading products and services, AFM continually looks for ways to improve our policy form. The new proVISION 4100 was rewritten with a few goals in mind: better readability, simpler construction, greater contract certainty, more transparency and, most importantly, enhanced coverage.

Construction/Design

- **Industry-Specific Endorsements:** All policies will now be written on a “core” proVISION form. The proVISION core form can be customized depending on the insured’s business. We can add one or more of our Industry-Specific Endorsements to the standard policy:
 - Condominium
 - Education
 - Healthcare
 - Master Policy
 - Real Estate
 - Retail
- **Table of Contents:** A table of contents has been added to the policy to make it even easier to find what you are looking for. The order of the policy is as follows:
 - Property Insured
 - Property Excluded
 - Exclusions
 - Additional Property Damage Coverage
 - Business Interruption
 - Business Interruption Exclusions
 - Business Interruption Coverage Extensions
 - Loss Adjustment and Settlement
 - General Conditions
 - Definition

- **Property Damage and Business Interruption Coverages:** Are now arranged alphabetically.
- **Additional Coverages:** Grants of coverage and related terms and conditions are contained within the additional coverage itself.
- **“165 Lines” is now included in the policy wording (US and Canada Only):** In an effort to make the proVision as clear and easy to use as possible, the 165 Lines, which was previously attached to the policy, is now included in the policy.
 - Abandonment has been brought into Loss Adjustment & Settlement
 - Appraisal has been brought into Loss Adjustment & Settlement
 - Company Option has been brought into Loss Adjustment & Settlement
 - Requirements in Case of Loss has been brought into Loss Adjustment and Settlement
 - Settlement of Claims has been brought into Loss Adjustment & Settlement
 - Misrepresentation and Fraud has been brought into General Conditions
 - Policy Modification has been brought into General Conditions

Coverage Changes

There are changes to many areas of the policy. To keep this document concise and focused, we have limited its scope to the most significant changes. Please see the policy for all coverage wordings.

Restriction in Coverage

The proVision has two new restrictions. These restrictions were added to enhance contract certainty that these types of property exposures are ones that need to be underwritten on a case-by-case basis. If clients have this type of exposure and need coverage, we will work with you to try to find an underwriting solution.

- **Off-Shore Property:** Property while located offshore, except as provided by transit coverage. Because our Unnamed Location provides coverage for a very large policy territory, we could be picking up off-shore property unintentionally. In the rare case your insured has this type of exposure, please discuss with your underwriter.
- **Transmission and Distribution Systems (T&D):** Unnamed locations now includes a T&D Systems Exclusion. By not excluding this in past forms we were picking up T&D systems, wherever located. In the past when insureds had this type of exposure, we added a “Transmission and Distribution Systems Exclusion” to the declarations section of the policy. To ensure consistency, this exclusion has been brought into the proVision 4100 policy to enhance contract certainty, not to broadly provide this type of coverage.

New Coverage

- **Computer Systems Non-Physical Damage:** This extends business interruption coverage loss due to failure of the insured’s electronic data processing (EDP) equipment or media to operate as a direct result of a malicious act directed at the named insured.
- **Protection and Preservation of Property:** This includes coverage for fire department charges (firefighting materials and expenses, metered water) without a sublimit. It also adds coverage for security charges for 30 days. Now includes business interruption as part of the coverage.

Standard Coverage

The proVision 4100 form now includes the following coverages to all insureds, regardless of occupancy:

- Attraction Property
- Contractual Penalties
- Control of Damaged Property
- Crisis Management
- Green Coverage
- Leasehold Interest
- Logistics Extra Cost
- Research and Development
- Supply Chain
- Tenants Legal Liability

Policy Limit All-Risk Coverage:

The following coverages or property are now covered on an all-risk basis to the policy limit:

- Defense costs for Personal Property of Others
- Delay in Startup
- Demolition and Increased Cost of Construction (DICC)
- Pavements and Roadways
- Protection and Preservation of Property
- Trees, Shrubs, Plants & Lawns

Flood and Earth Movement

The following additional coverages are now covered for flood and earth movement on a limited basis:

- Errors and Omissions
 - Ingress/Egress
 - Off-Premises Service Interruption (OPSI)
 - Supply Chain
 - Unnamed Locations
-

Expansion and/or Consolidation of Existing Coverage

- **Arson or Theft Reward:** Recovery no longer limited to 10% of loss.
- **Attraction Property:** Coverage has been expanded to one mile from an insured's location.
- **Brands & Labels:** Are now covered to the policy limit. Coverage has been improved by including coverage "at this Company's expense" vs. "at insured's own" expense.
- **Change of Temperature:** Coverage for spoilage of stock and supplies due to change of temperature stemming from an accidental interruption of services at a location is now provided to all insureds.
- **Delay in Startup:** Coverage is now included as part of the period of liability with no specific sublimit.
- **Demolition and Increased Cost of Construction (DICC):** Now includes coverage for machinery and equipment.
- **Earth Movement:** Earth movement deductibles now only apply to damage caused by earthquake.
- **Expediting Expense:** Now includes temporary replacement of insured property.
- **Extended Period of Liability (EPL):** Previously named Extended Period of Indemnity (EPI) now includes coverage for rental income and the default limit has been increased to 90 days.
- **Exterior Insulation & Finishing System (EIFS):** The exclusion for failure or malfunction of (EIFS) has been removed from the policy.
- **Fine Arts:** Coverage now included when items are in transit. Pairs & Sets provision now applies to Fine Arts.
- **Insured Option:** Previously referred to as BI select. The insured now has the option of choosing between gross earnings and gross profits after a loss.
- **Off-Premises Service Interruption (OPSI)-Property Damage and Business Interruption:** Coverage has been added for voice, data and video.
- **Ordinary Payroll:** Is now included in Gross Earnings and Gross Profits coverage.
- **Personal Property:**
 - Coverage extended to owned property; improvements and betterments; property of others in the insured's custody and obligation to insure or legally liable.
 - Coverage has been extended to include a defense provision.
 - Warehouse/Bailee: The exclusion for this coverage was removed, except when acting as a common or contract carrier.
- **Supply Chain:** Replaces contingent business interruption coverage. Provides coverage for named and unnamed, direct and indirect suppliers and customers. Coverage has been added for commissions, profits and royalties.
- **Tax Treatment:** Coverage was added for the profit portion of finished stock.
- **Transit:** Business interruption is now included for property in transit.
- **Vacancy or Unoccupied Locations:** There is no longer a vacancy restriction on the policy.

Segment Form Endorsements

This is a summary of the unique coverage added by our segment endorsements.

Condominium Endorsement:

- **Condominium Maintenance Fees:** Covers the actual loss of condominium maintenance fees that the insured is unable to collect as a direct result of insured physical loss or damage to insured property.
- **Contingent Property:** Covers Real Property that is the contractual responsibility of the insured's lessee to insure when the lessee fails to maintain the insurance or the insurance is uncollectible due to the insolvency of the lessee's insurer.
- **Down Zoning and Rezoning:** Provides coverage when the insured is prohibited from repairing, replacing or rebuilding to the same height, floor area, number of units, configuration, occupancy or operating capacity, as a direct result of the enforcement of any law or ordinance.
- **Emergency Evacuation Expense:** Covers the cost to evacuate tenants and residents at management discretion or when a civil authority orders the emergency evacuation due to immediately impending or actual physical loss or damage.
- **Tenant Relocation Expense:** Covers relocation expenses when rented space or living quarters are made uninhabitable following direct physical loss or damage.

Education Endorsement:

- **Emergency Evacuation Expense:** Covers the cost to evacuate tenants and residents at management discretion or when a civil authority orders the emergency evacuation due to immediately impending or actual physical loss or damage.
- **Fund Raising Expense:** Covers the fixed charges and expenses of a fund raising activity or event that is cancelled or postponed because of insured physical loss or damage.
- **Prizes and Giveaways:** Covers motor vehicles and watercraft that are prizes or giveaways in the insured's fund raising activities or events.
- **Professional Employee Replacement Expense:** Covers expenses incurred by the insured to replace administrators, professors, teachers and research personnel who have resigned following physical loss or damage when the Period of Liability exceeds 30 consecutive days.
- **Research and Development Animals and Experiments:** Covers research animals, research experiments including project restoration costs.
- **Students and Teachers Personal Property:** Extends the personal property coverage in the policy to include students' and teachers' personal property whether or not in the insured's custody or control.
- **Students and Teachers Relocation Expense:** Covers student and teacher relocation expenses when rooms or rented space are made uninhabitable following direct physical loss or damage.
- **Tuition and Fees:** Amends the business interruption coverage to include the immediately preceding school term if the damaged property is restored and period of liability contained in the proVision 4100 ends within 30 days of the start of the school term.

Healthcare Endorsement:

- **Change of Temperature:** Covers loss caused by a change in temperature resulting from an accidental event at a location. This is broader than the coverage provided under the proVision 4100.
 - **Communicable Disease Cleanup, Removal and Disposal:** Covers the cleanup, removal and disposal of a communicable disease and the expenses to restore the property as a result of the enforcement of any law or ordinance.
 - **Emergency Evacuation Expense:** Covers the cost to evacuate patients and residents when a civil authority orders the emergency evacuation because of immediately impending or actual physical loss.
 - **Fund Raising Expense:** Covers the fixed charges and expenses of a fund raising activity or event that is cancelled or postponed because of insured physical loss or damage.
 - **Mobile Medical and Diagnostic Equipment:** Covers mobile medical equipment, diagnostic equipment and their associated supplies, including owned, leased and operated licensed vehicles in which such property is contained, while not at a described location.
 - **Patient and Tenant Relocation Expense:** Covers patient and tenant relocation expenses when the room is made uninhabitable following direct physical loss or damage.
 - **Patients' Personal Property:** Extends the personal property coverage in the policy to include patient's personal property whether or not in the insured custody or control.
 - **Prizes and Giveaways:** Covers real and personal property, including motor vehicles and watercraft that are prizes or giveaways in the insured's fund raising activities or events.
 - **Professional Employee Replacement Expense:** Covers expenses incurred by the insured to replace professional employees who have resigned following physical loss or damage to insured property when the Period of Liability resulting exceeds 30 consecutive days.
 - **Removal and Restocking Expense:** Covers expenses incurred by the insured for complying with the recall of a pharmaceutical product or medical supply that the insured sells. The recall must be required by the product's manufacturer or by order of governmental authority.
 - **Research and Development Animals and Experiments:** Covers research animals, research experiments including project restoration costs.
-

Master Policy Endorsement

- **Master Global Insuring Policy:** Covers the difference in limits, definitions, perils, conditions or coverage between the local policy and the proVision 4100 master policy.
- **Coinsurance Deficiency and Currency Devaluation:** Covers the deficiency in the amount of loss payable under locally written policies solely as the result of a coinsurance (or average) clause or official government devaluation of the currency in which the local policy is written.
- **Increased Tax Liability:** Allows for additional payment to offset increased tax liability if a loss payment cannot be paid in the country where the loss occurred.
- **Neighbor's Recourse and Tenant's Liability:** Covers the insured's liability as a tenant or occupant under any civil or commercial code for physical loss or damage to property of a neighbor, co-tenant and other third parties within France, Spain, Italy, Belgium, Greece, Portugal and Luxembourg.
- **Transit:** Covers transit on a worldwide basis.

Real Estate

- **Contingent Property:** Covers Real Property that is the contractual responsibility of the insured's lessee to insure when the lessee fails to maintain the insurance or the insurance is uncollectible due to the insolvency of the lessee's insurer.
- **Down Zoning and Rezoning Coverage:** Provides coverage when the insured is prohibited from repairing, replacing or rebuilding to the same height, floor area, number of units, configuration, occupancy or operating capacity, as a direct result of the enforcement of any law or ordinance.
- **Emergency Evacuation Expense:** Covers the cost to evacuate residents and tenants at management discretion or when a civil authority orders the emergency evacuation due to immediately impending or actual physical loss or damage.
- **Inn Keeper's Liability:** Extends the personal property coverage in the policy to include hotel guests' personal property whether or not in the insured's custody or control.
- **Tenant Relocation Expense:** Covers tenant relocation expenses when the room is made uninhabitable following direct physical loss or damage.

Retail Endorsement

- **Change of Temperature:** Covers loss caused by a change in temperature resulting from an accidental event at a location. This is broader than the coverage provided under the proVision 4100.
- **Removal and Restocking Expenses:** Covers expenses incurred by the insured for complying with the recall of a product that the insured sells. The recall must be required by the product's manufacturer or by order of governmental authority.
- **Valuation:** Values all merchandise to selling price.

Contract Certainty Improvements

One of the goals with the rewrite of the proVision was enhanced contract certainty, while making it easier to use, navigate and understand. As a result, the proVision 4100 incorporates many changes aimed to increase the reader's understanding of coverages—which means an even greater degree of transparency and contract certainty.

Modifications

- **Contractors and Subcontractors:** The policy also insures the interests of contractors and subcontractors in the insured property during construction to the extent our insured has agreed to insure these interests. This interest does not include any business interruption.
- **Policy Jacket:** A clear statement of All-Risk Coverage insuring described property, except as excluded, while located as described in this policy.
- **Property Insured:** The wording has been revised to state “to the extent” that the insured has insurable interest.
- **Real Property:**
 - Previously we listed items that were examples of real property. As this was not an all-inclusive list, it was deleted to improve contract certainty.
 - There is no longer the “all if not covered by other insurance” wording.

Exclusions:

- **Group I, II and III Exclusions:** For clarification purposes, exclusions have been restructured.
- **Contamination:** Is covered as a result of other insured physical damage.

Loss Adjustment and Settlement

- **Collection from Others:** New clause-expressed actual loss sustained principle for property damage. The Company will not be liable for any loss to the extent that the insured has collected for such loss from others.
- **Loss Adjustment & Payable:** Confirms with whom the loss will be adjusted and payable including third-party interests.
- **Mortgagee/Lenders Loss Payable:** Wording was amended so addition of a mortgagee/lenders loss payable clause to the declarations page of our policy is no longer needed.
- **Requirements in Case of Loss:** Consolidates several items from the 165 Lines, including requirements to give notice, protect from further damage, etc., as well as file a Proof of Loss.



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AUTHORIZATION TO BIND

Insured: Lexington-Fayette Urban County Government

Choose the appropriate option:

- I hereby authorize Powell-Walton-Milward, *a division of J. Smith Lanier & Co.* to bind my coverage per the terms and conditions outlined in this Proposal.

Authorized Signature

Date

- I hereby authorize Powell-Walton-Milward, *a division of J. Smith Lanier & Co* to bind my coverage with changes as stated below. I understand these changes may result in possible additional underwriting requirements or more/less premium.

Authorized Signature

Date

GUIDE TO BEST'S FINANCIAL STRENGTH RATINGS

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

Financial Strength Ratings

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

Rating Modifiers

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

Outlooks

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

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

Affiliation Codes

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

g Group p Pooled r Reinsured

Not Rated Designation

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

Rating Disclosure

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

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Version 062211

DISCLAIMER

Proposal

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

Compensation Disclosure (Including New York Regulation 194 Disclosure)

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

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

At your request, we will be pleased to provide you with information about compensation expected to be received by J. Smith Lanier & Co. based in whole or in part on the sale of insurance to you and (if applicable) compensation expected to be received by us based in whole or in part on any alternative quotes presented to you by J. Smith Lanier & Co.