

PROPOSAL OF INSURANCE AND RISK MANAGEMENT

Prepared for:

**Lexington-Fayette Urban County
Government**

Policy Period: July 1, 2014 to July 1, 2015

PWM
INSURANCE

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

Prepared by:

Kevin C. Kelly
Vice-President

Brenda Stickrod
Senior Account Manager

May 28, 2014

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

Kevin C. Kelly Vice-President 859-244-7609
kkelly@pwm-jsl.com

Brenda Stickrod Senior Account Manager 859-244-7684
bstickrod@pwm-jsl.com

CLAIMS

Stephanie Armstrong Claim Analyst 859-244-7623
sarmstrong@pwm-jsl.com

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.

Aviation Liability

AVIATION

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

Carrier Name: **Old Republic Insurance Company**

A.M. Best Rating: **A:XI as of October 3, 2013**

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# N911LP	Bell OH-58	4 Seats Including Crew
FAA# N912LP	Bell OH-58	4 Seats Including Crew

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

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.

Annual Premium: \$ 8,617 - Excluding War/IRIA
\$ 155 - Kentucky Surcharge

Optional Additional Coverage:

War/Extended Coverage - \$689.00

Exclusions and Provisions:

AV512	Pilots Endorsement
2000a	Date Recognition Exclusion Endorsement
AV310	Limits of the Company's Liability Coverages F and G
PA313	Asbestos Exclusion Endorsement
AV460	Mechanical Breakdown - Clarification
AV464	Aircraft Turbine Engine Endorsement
AV730	Law Enforcement
AV48C	War, Hi-Jacking and Other Perils Exclusion Clause
CTXGA	Exclusion of Certified Acts of Terrorism
PDPAM	Notice of Terrorism Insurance Coverage
AV337	Territorial Exclusion Endorsement
GMEX	Mexico - Warning

Auto/General/Public Officials Liability

J Smith Lanier & Co-Lexington

Powell-Walton-Milward * P O Box 2030 * Lexington, KY 40588

----- INVOICE -----

Lexington-Fayette Urban Co Government
200 East Main
Room 338, Government Center
Lexington, KY 40507

Invoice Date 05/30/14
Invoice No. 934147
Bill-To Code 41LEXINGTONF4
Client Code 41LEXINGTONF4
Inv Order No. 41*904053

Named Insured: Lexington-Fayette Urban County Government

Amount Remitted: \$

Please return this portion with your payment

Make checks payable to: J Smith Lanier & Co-Lexington

Effective Date	Policy Period	Coverage Description	Transaction Amount
07/01/14	07/01/14 to 07/01/15	American Alternative Ins. Co. Policy No. N1A2RL000003401 *Renewal - Comm Casualty Excess	478,955.00
		Municipal Tax (0%) - Comm Casualty Exc	25,695.00
		State Surcharge - Comm Casualty Excess	9,250.00
		Invoice Number: 934147 Amount Due:	513,900.00

*Premiums Due and Payable on Effective Date

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 November 20, 2013
Policy Term: July 1, 2015 to July 1, 2016

LIMITS OF INSURANCE:

Line of Business	Specific Limit	Annual Aggregate	Underlying Retention	Coverage Trigger
Auto Liability	\$5,000,000	N/A	\$2,000,000	Accident
General Liability Law Enforcement Sexual Abuse Employee Benefits	\$5,000,000	\$5,000,000	\$2,000,000	Occurrence
Errors and Omissions 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
- Annual Aggregate Limits apply separately to each of General Liability and Errors and Omissions
- 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, Sexual Harassment, and Miscellaneous Professional Liability is part of and not in addition to the Errors and Omissions Annual Aggregate Limit

CLAIMS ADMINISTRATION: Risk Management Service Company has been agreed to as the Claims Administrator

ENDORSEMENTS:

- RL 1000 CDEC Common Policy Declaration
- RL 1000 Policy Conditions
- RL 1000 GLOC General Liability Coverage Part - Occurrence
- RL 1000 LC Liability Conditions Definitions and Exclusions
- RL 1000 LDEC Liability Coverage Parts Declarations
- RL 1000 AU Automobile Liability Coverage Part
- RL 1000 MPOC Misc Professional Liability Coverage Part - Occurrence
- RL 1000 WROC Wrongful Acts Liability Coverage Part - Occurrence
- RL 2000 Claims TPA
- RL 2008 Employee Benefits (Wrongful Act Occurrence)
- RL 2015 Law Enforcement Endorsement
- RL 2017 Liquor Liability Amendment
- RL 2026 Trampoline Exclusion Amendment
- 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 2034 Mold/Fungal Pathogens Exclusion
- RL 2100 Amendment of Definition of Insured
- RL 2130 Waiver of Subrogation
- RL VLTERR 01 Cap On Losses Certified Acts of Terrorism

PREMIUM:

\$510,000.00	Premium Excluding TRIA
\$ 3,900.00	TRIA Premium
\$513,900.00	Total Premium Including Local Government Municipal Tax and Kentucky Surcharge
	Minimum Premium - \$450,000

Property

J Smith Lanier & Co-Lexington

Powell-Walton-Milward * P O Box 2030 * Lexington, KY 40588

----- INVOICE -----

Lexington-Fayette Urban Co Government
200 East Main
Room 338, Government Center
Lexington, KY 40507

Invoice Date 05/30/14
Invoice No. 934183
Bill-To Code 41LEXINGTONF4
Client Code 41LEXINGTONF4
Inv Order No. 41*904110

Named Insured: Lexington-Fayette Urban Co Government

Amount Remitted: \$

Please return this portion with your payment.

Make checks payable to: J Smith Lanier & Co-Lexington

Effective Date	Policy Period	Coverage Description	Transaction Amount
07/01/14	07/01/14 to 07/01/15	Affiliated FM Insurance Company Policy No. MJ783 *New - Commercial Property	310,451.00
		Municipal Tax (0%) - Commercial Proper	13,192.04
		Commercial Property Effective July 1, 2014	
		Our Remittance Address is:	
		J. Smith Lanier & Co. of Lexington P O Box 105502 Atlanta, GA 30348-5502	
		If you have questions, please call 859-254-8023	
		Invoice Number: 934183 Amount Due:	323,643.04

*Premiums Due and Payable on Effective Date

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 September 30, 2013

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 - \$810,528,380 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 each location for all coverages provided)

A. \$250,000 at all locations

Except:

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

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

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

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

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

3. Electronic Data Processing Equipment, Data and Media Deductible:

In the event of loss or damage to Electronic Data Processing (EDP) Equipment, Data and Media insured by this policy caused by the malicious introduction of a machine code or instruction, no coverage is provided unless the period of interruption exceeds 48 hours beginning from the time of insured loss. The company's liability commences only after, and does not include, the Waiting Period specified.

If the period of interruption exceeds 48 hours, the insured loss will be calculated based upon the amount of insured loss in excess of the Waiting Period and subject to a combined deductible for all coverages of \$250,000 per location. 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.

4. Off Premises Service Interruption Combined Qualifying Period/Waiting Period:

A. Off Premises Service Interruption Qualifying Period:

In the event of loss or damage insured by this policy, no coverage is provided unless the service interruption exceeds 24 hours beginning from the time of loss or damage covered by this policy. If the service interruption exceeds 24 hours, the loss will be calculated from the time of loss or damage covered by this policy, subject to the following deductibles:

B. Property Damage: \$250,000

C. Waiting Period: 24 hours

5. \$100,000 Motor Vehicle Coverage

6. \$100,000 Fine Arts

7. Boiler and Machinery:

A. Property Damage: \$100,000

B. Business Interruption Qualifying Period: 24 hours period of interruption exceeds 24 hours, the loss will be calculated beginning from the time of loss, subject to the policy deductible.

8. \$250,000 All Other Losses.

SUB-LIMITS:

Unless otherwise stated below, the following sub-limits of liability will apply on a per occurrence basis for all coverages provided, and are part of, not in addition to, the above limit(s) of liability.

For Annual Aggregate sub-limits the policy year will begin at the inception date of this policy and be concurrent with the anniversary dates of this policy.

1. \$100,000,000 Earth Movement (Annual Aggregate, for all coverages provided)
2. \$50,000,000 Flood (Annual Aggregate, for all coverages provided) not to exceed:
3. \$5,000,000 Flood (Annual Aggregate, for all coverages provided) as respects the following locations:

Locations

60. Lift Station Structure, 2500 Bowman Mill Road, Lexington, KY, 40513
68. Lift Station Structure, 755 Enterprise Drive, Lexington, KY, 40510-1031
71. Lift Station Structure, 2201 Elkhorn Road, Lexington, KY, 40505-4837
98. West Hickman WWTP, 635 West Hickman Plant Road, Nicholasville, KY, 40356-8582

4. \$10,000,000 Business Interruption
5. \$10,000,000 Extra Expense
6. \$10,000,000 Leasehold Interest
7. \$25,000,000 Motor Vehicle Coverage
8. \$10,000,000 Traffic Control Equipment
9. \$2,500,000 Animals Coverage not to exceed: \$50,000 per Animal

F. EXTENSIONS OF COVERAGE (EOC) SUB-LIMITS:

The following sub-limits of liability will apply on a per occurrence basis for all coverages provided, unless otherwise stated below, and are part of, not in addition to the above limit(s) of liability.

For Annual Aggregate sub-limits the policy year will begin at the inception date of this policy and be concurrent with the anniversary dates of this policy.

All Risk - Extensions of Coverage Sub-Limits:

1. \$1,000,000 Fire Fighting Materials and Expenses
2. \$100,000 Professional Fees
3. \$10,000,000 Expediting Expenses
4. \$1,000,000 Trees, Shrubs, Plants and Lawns not to exceed a limit of \$2,500 per item
5. \$2,500,000 Pavements and Roadways
6. \$250,000 Land and Water Clean Up Expense (Annual Aggregate, for all coverages provided)
7. \$250,000 Installation Floater
8. \$10,000,000 Newly Acquired Property
9. \$10,000,000 Unnamed Locations Coverage
10. \$5,000,000 Fine Arts
11. \$10,000,000 Accounts Receivable
12. \$10,000,000 Valuable Papers and Records
13. \$5,000,000 Electronic Data Processing, Data and Media
14. Demolition and Increased Cost of Construction
- Policy Limit Item A: Undamaged Portion
\$5,000,000 Item B: Demolition
\$5,000,000 Item C: Compliance with the Law
\$5,000,000 Item D: Business Interruption
15. \$10,000,000 Errors and Omissions
16. \$2,500,000 Transit

17. Terrorism Coverage and the Supplemental United States Certified Act of Terrorism Endorsement
\$100,000 A. United States Certified Act of Terrorism coverage \$100,000 B. Terrorism Coverage for Locations
Outside of the United States (Annual Aggregate, for all coverages provided)
18. \$1,000,000 Fungus, Mold or Mildew
19. \$100,000 Deferred Payment
20. \$5,000,000 Off-Premises Service Interruption - Property Damage
21. \$100,000 Arson or Theft Reward
22. \$1,000,000 Money and Securities
23. \$100,000 Locks and Keys
24. \$100,000 Tenants Legal Liability and Expense
25. \$1,000,000 Soft Costs

Business Interruption - Extensions of Coverage Sub-Limits:

- A. 30 Days of Ordinary Payroll
B. 30 Days of Civil or Military Authority
C. \$1,000,000 Off-Premises Service Interruption
D. \$500,000 Contingent Business Interruption
E. Not Covered Research and Development Expense
F. \$1,000,000 Ingress/Egress
G. \$100,000 Tax Treatment
H. 30 Days of Extended Period of Indemnity

The above Extensions of Coverage sub-limits of liability will be the maximum payable for property damage and business interruption (if applicable) resulting from such property damage, or any combination thereof. With respect to items A. and H. the number of days is part of and not in excess to any other outstanding sub-limits of liability.

SPECIAL TERMS AND CONDITIONS:

Motor Vehicle Coverage - This policy is extended to cover Motor vehicles; Trucks; and Trailers licensed for highway use.

Traffic Control Equipment - This Policy covers insured physical loss or damage to Traffic Control Equipment, owned by the Insured and described on a schedule on file with the Company.

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

Animals Coverage - Coverage provided by this policy is extended to include physical loss or damage to animals while at described locations caused by named peril as defined in the policy.

Transmission and Distribution Systems Exclusion

Historical Replacement Cost

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. Extensions of Coverage, Item 14., Demolition and Increased Cost of Construction.

90 Day Notice of Cancellation with the exception of 14 days for non-payment of premium

INDEX OF FORMS:

Standard Fire Insurance Policy 1677-A (10/13)
Declarations S-1 PRO 3100 (1/08)
All Risk Property Coverage PRO AR 3100 (10/09)
Business Interruption Endorsement Gross Earnings/Rents/ PRO GE-EE 3200 (8/11)
Extra Expense
Supplemental United States Certified Act of Terrorism 7312 (1/08)
Endorsement
Supplemental United States Certified Act of Terrorism 7312S (1/14)
Endorsement
Kentucky Amendatory Endorsement 6504 (4/08)
Kentucky Mine Subsidence Endorsement 6407 (8/05)
Kentucky Mine Subsidence Waiver Form - Waiver of Insurance 6420 (7/02)
Application of Policy to Date and Time Recognition PRO DTR 2400 (11/00)

Total Premium including the United States Certified Act of Terrorism coverage: \$310,451 plus estimated taxes of \$13,192 for a total of \$323,643

Includes TRIA charge of \$15,750

Premium Savings Opportunity: The completion of AFM's formal flood recommendations at location 98. West Hickman WWTP, 635 West Hickman Plant Road, Nicholasville, KY, 40356-8582 would result in an annual premium savings of \$3,500 (Details upon binding).

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
5. Annex Garage, 150-160 W Main Street, Lexington, KY, 40507-1319
6. Coroner's Office, 245 East 2nd Street, Lexington, KY, 40507
7. M And E Warehouse, 720 Lancaster Avenue, Lexington, KY, 40508-1649
8. Government Center, 200 East Main Street, Lexington, KY, 40507-1310
9. Government Center Garage, 204 East Main Street, Lexington, KY, 40507-1310
10. Switow Building, 218 East Main Street, Lexington, KY, 40507-1310
11. Traffic Engineering Building, 1515 Old Frankfort Pike, Lexington, KY, 40504-1123
12. Old & New Transfer Station, 1505 Old Frankfort Pike, Lexington, KY, 40504-1123
13. Building 1 & 2 & Salt Barn, 1791 Old Frankfort Pike, Lexington, KY, 40504-1019
14. Front, Middle & Back Building, 1306 Versailles Road, Lexington, KY, 40504-1796
15. Office Building, 675 Byrd Thurman Drive, Lexington, KY, 40510-9665
16. Bluegrass Recycling Center, 360 Thompson Road, Lexington, KY, 40508-2045
17. Submersible Station, 2755 Armstrong Mill Road, Lexington, KY, 40515-1232
18. Can/Packaged Station, 1331 Baker Court, Lexington, KY, 40511-1016
19. Submersible Station, 3330 Clays Mill Road, Lexington, KY, 40503-3470
20. Submersible Station, 469 Anniston Drive, Lexington, KY, 40505-2239
21. Can/Packaged Station, 1459 Huntsville Drive, Lexington, KY, 40505-2415
22. Lift Station Structure, 3316 Buckhorn Drive, Lexington, KY, 40515-1007
23. Submersible Station, 1326 Fenwick Road, Lexington, KY, 40515-1092
24. Can/Packaged Station, 609 Bizzell Drive, Lexington, KY, 40510-1004
25. Submersible Station, 1711 Clays Spring Lane, Lexington, KY, 40502-1950
26. Submersible Station, 1136 Finney Drive, Lexington, KY, 40511-1812
27. Submersible Station, 200 East Main Street, Lexington, KY, 40507-1310
28. Can/Packaged Station, 3730 Katkay Drive, Lexington, KY, 40509-9700
29. Can/Packaged Station, 3592 Winchester Road, Lexington, KY, 40509-9554
30. Can/Packaged Station, 1960 Stanton Way, Lexington, KY, 40511-1351
31. Submersible Station, 4260 Airport Road, Lexington, KY, 40510-9691
32. Submersible Station, 1936 Pavillon Way, Lexington, KY, 40509-2210
33. Submersible Station, 3630 Timberwood Lane, Lexington, KY, 40515-1219
34. Submersible Station, 2140 Leafland Place, Lexington, KY, 40515-1141
35. Submersible Station, 4904 Hartland Parkway, Lexington, KY, 40515-1109
36. Submersible Station, 2459 Leestown Road, Lexington, KY, 40511-8724
37. Submersible Station, 4091 Versailles Road, Lexington, KY, 40510-9633
38. Submersible Station, 543 Laketower Drive, Lexington, KY, 40502-2676
39. Can/Packaged Station, 550 Lakeshore Drive, Lexington, KY, 40502-2654
40. Can/Packaged Station, 168 Trade Street, Lexington, KY, 40511-2607
41. Submersible Station, 150 Venture Court, Lexington, KY, 40511-2600
42. Can/Packaged Station, 850 Byars Avenue, Lexington, KY, 40505-3902
43. Can/Packaged Station, 2101 Liberty Road, Lexington, KY, 40509-4320
44. Lift Station Structure, 1760 McGrathiana Parkway, Lexington, KY, 40511
45. Lift Station Structure, 3231 Leestown Road, Lexington, KY, 40511-8767
46. Submersible Station, 2079 Bryant Road, Lexington, KY, 40509-9427
47. Submersible Station, 526 McCubbing Drive, Lexington, KY, 40503-1222
48. Lift Station Structure, 1510 Man-O-War Blvd, Lexington, KY, 40513
49. Submersible Station, 4309 Airport Road, Lexington, KY, 40510-9692

50. Submersible Station, 109 Cisco Road, Lexington, KY, 40504-1107
51. Submersible Station, 2212 Silkree Court, Lexington, KY, 40513-1326
52. Submersible Station, 2920 Tates Creek Road, Lexington, KY, 40502
53. Can/Packaged Station, 1419 Trent Boulevard, Lexington, KY, 40517-6002
54. Submersible Station, 1793 Old Frankfort Pike, Lexington, KY, 40504-1019
55. Submersible Station, 1673 Jaggie Fox Way, Lexington, KY, 40511-1084
56. Can/Packaged Station, 857 Glendover Road, Lexington, KY, 40502-2847
57. Can/Packaged Station, 2335 Pierson Drive, Lexington, KY, 40505-1850
58. Can/Packaged Station, 765 Kingston Road, Lexington, KY, 40505-1852
59. Can/Packaged Station, 1985 Haggard Court, Lexington, KY, 40505-1534
60. Lift Station Structure, 2500 Bowman Mill Road, Lexington, KY, 40513
61. Can/Packaged Station, 959 Saint Martins Avenue, Lexington, KY, 40511-2201
62. Can/Packaged Station, 619 Parkside Drive, Lexington, KY, 40505-1741
63. Submersible Station, 335 Jimmie Drive, Lexington, KY, 40504
64. Can/Packaged Station, 150 Traflet Street, Lexington, KY, 40504-1115
65. Packaged Station, 220 East Vine Street, Lexington, KY, 40507-1413
66. Submersible Station, 255 South Forbes Road, Lexington, KY, 40504-1182
67. Can/Packaged Station, 1985 Russell Cave Road, Lexington, KY, 40511-9529
68. Lift Station Structure, 755 Enterprise Drive, Lexington, KY, 40510-1031
69. Submersible Station, 525 Woodbine Drive, Lexington, KY, 40503-1237
70. Submersible Station, 1031 Air Freight Drive, Lexington, KY, 40510-9001
71. Lift Station Structure, 2201 Elkhorn Road, Lexington, KY, 40505-4837
72. Lift Station Structure, 2908 Sullivans Trace, Lexington, KY, 40511-8690
73. Submersible Station, 2330 Research Drive, Lexington, KY, 40511
74. Lift Station Structure, 4020 John Henry Lane, Lexington, KY, 40511-8938
75. Submersible Station, 682 East Loudon Avenue, Lexington, KY, 40505-3620
76. Submersible Station, Old Paris Road, Lexington, KY, 40505
77. Submersible Station, 2138 Old Paris Road, Lexington, KY, 40505-2026
78. Submersible Structure, 1860 Millbank Road, Lexington, KY, 40511-1572
79. Submersible Structure, 535 Wilderness Road, Lexington, KY, 40509-4306
80. Submersible Station, 1393 East New Circle Road, Lexington, KY, 40505-4214
81. Lift Station Structure, 495 Parkway Drive, Lexington, KY, 40504-2709
82. Submersible Station, 4343 Harrodsburg Road, Lexington, KY, 40513-9701
83. Submersible Structure, 3300 Versailles Road, Lexington, KY, 40510-9606
84. Submersible Structure, 5399 Tates Creek Road, Lexington, KY, 40515-9554
85. Submersible Station, 1220 Deer Haven Lane, Lexington, KY, 40509-9760
86. Submersible Station, 3095 Caversham Park Lane, Lexington, KY, 40509-8501
87. Submersible Structure, 3200 Mahala, Lexington, KY, 40509-8558
88. Submersible Station, 2209 Walnut Grove Lane, Lexington, KY, 40509-9754
89. Submersible Station, 315 Lisle Industrial Avenue, Lexington, KY, 40511-2061
90. Submersible Station, 1765 Old Frankfort Pike, Lexington, KY, 40504-1019
91. Submersible Structure, 315 Jimmie Drive, Lexington, KY, 40504
92. Submersible Structure, 210 Betty Hope Lane, Lexington, KY, 40511-8758
93. Submersible Station, 249 Long Branch Lane, Lexington, KY, 40511-8832
94. Submersible Station, 253 Chestnut Ridge Drive, Lexington, KY, 40511-8817
95. Submersible Station, 2828 Spurr Road, Lexington, KY, 40511-9073
96. Submersible Station, 3316 Sandersville Road, Lexington, KY, 40511
97. Town Branch WWTP, 301 Lisle Industrial Avenue, Lexington, KY, 40511-2061
98. West Hickman WWTP, 635 West Hickman Plant Road, Nicholasville, KY, 40356-8582
99. Fire Station # 1 (Central), 219 East Third Street, Lexington, KY, 40508-1827
100. Woodworking Shop, 226 East Third Street, Lexington, KY, 40508-1828
101. Storage Building, 216-222 Noble Street, Lexington, KY, 40507-2118
102. Fire Station # 2, 415 East New Circle Road, Lexington, KY, 40505-2618
103. Fire Station # 3, 370 Merino Street, Lexington, KY, 40508-2528
104. Fire Station # 4, 254 Jefferson Street, Lexington, KY, 40508-1217

105. Fire Station # 5, 306 Woodland Avenue, Lexington, KY, 40508-3024
106. Fire Station # 6, 501 South Limestone, Lexington, KY, 40508-3216
107. Firestation # 7, 3315 Tate's Creek Road, Lexington, KY, 40502-3407
108. Fire Station # 8, 1725 North Broadway, Lexington, KY, 40505-1403
109. Fire Station # 9, 2234 Richmond Road, Lexington, KY, 40502-1311
110. Fire Station # 10, 1129 Finney Drive, Lexington, KY, 40511
111. Fire Station # 11, 1625 Harrodsburg Road, Lexington, KY, 40504-3705
112. Fire Station # 12, 399 Southland Drive, Lexington, KY, 40503-1824
113. Fire Station # 13, 1432 Leestown Road, Lexington, KY, 40511
114. Fire Station # 14, 1530 Roanoke Road, Lexington, KY, 40504-2116
115. Fire Station # 15, 3308 Shillito Park Road, Lexington, KY, 40503-3609
116. Fire Station # 16, 3600 Man O' War Blvd, Lexington, KY, 40515-3800
117. Fire Station # 17, 4075 Royster Road, Lexington, KY, 40516-9717
118. Fire Station # 18, 1098 South Cleveland Road, Lexington, KY, 40515-9319
119. Fire Station # 19, 3450 Huffman Mill Pike, Lexington, KY, 40511-9551
120. Fire Station # 20, 3001 Arrowhead Drive, Lexington, KY, 40503-2733
121. Fire Station # 21, 3191 Mapleleaf Drive, Lexington, KY, 40509-1256
122. Fire Station # 22, 4393 Clearwater Way, Lexington, KY, 40515-6336
123. Fire Station # 23, 5751 Briar Hill Road, Lexington, KY, 40516-9721
124. Training Tower, 1375 Old Frankfort Pike, Lexington, KY, 40504-1161
125. Firing Range House # 1, 4015 Parkers Mill Road, Lexington, KY, 40513-9733
127. Day Treatment Center Annex, 117 Cisco Road, Lexington, KY, 40504-1107
128. Coleman House, 1155 Red Mile Place, Lexington, KY, 40504-1172
129. Day Treatment Center, 1177 Red Mile Place, Lexington, KY, 40504-1172
130. Youth Services (Old Detention), 115 Cisco Road, Lexington, KY, 40504-1107
131. Family Care Center, 1135 Red Mile Place, Lexington, KY, 40504-1172
132. Office Area And Stalls, 575 West Sixth Street, Lexington, KY, 40508-1341
133. Police Headquarters, 150 East Main Street, Lexington, KY, 40507-1318
134. Police Roll Call West, 1795 Old Frankfort Pike, Lexington, KY, 40504-1019
135. Police And Central Job Center, 1059 Industry Road, Lexington, KY, 40505-3823
136. Police Roll Call East (Leased), 1165 Centre Parkway, Lexington, KY, 40517-3260
137. Armory / Gymnasium, 1799 Old Frankfort Pike, Lexington, KY, 40504-1019
138. Canine Building, 1313 Old Frankfort Pike, Lexington, KY, 40504-1127
139. Police Communications Building, 2269 Frankfort Court, Lexington, KY, 40510-9673
140. Police Safety City, 1160 Red Mile Place, Lexington, KY, 40504-1172
142. Detention Center (New), 600 Old Frankfort Circle, Lexington, KY, 40510-9689
143. Police Activity League Office, 1317 Centre Parkway, Lexington, KY, 40517-3608
144. Community Action Kitchen, 915 Georgetown Street, Lexington, KY, 40511-1827
145. Community Action Council, 923 Georgetown Street, Lexington, KY, 40511-1827
146. Senior Center, 1530 Nicholasville Road, Lexington, KY, 40503-1435
147. Community Center, 498 Georgetown Street, Lexington, KY, 40508-1163
148. Concessions And Restroom, 5780 Athens Boonesboro Road, Lexington, KY, 40509-9450
149. Bell House, 545 Sayre Avenue, Lexington, KY, 40508
150. Swimming Pool, 3489 Buckhorn Drive, Lexington, KY, 40515-1015
151. Community Center, 522 Patterson Street, Lexington, KY, 40508-2800
152. Loudon House, 209 Castlewood Drive, Lexington, KY, 40505-3629
153. Gymnasium/Rec Center, 201 Castlewood Drive, Lexington, KY, 40505-3629
154. Filter Building And Pump House, 320 Park View Avenue, Lexington, KY, 40505-3300
155. Community Center, 540 East Third Street, Lexington, KY, 40508-1693
156. Swimming Pool, 1670 Old Paris Road, Lexington, KY, 40505-2137
157. Property In The Open, 550 West Sixth Street, Lexington, KY, 40508-1342
158. Swimming Pool, 701 Howard Street, Lexington, KY, 40508-1075
159. Maintenance Building, 726 Georgetown Street, Lexington, KY, 40508-1023
160. Community Center, 545 North Upper Street, Lexington, KY, 40508-1481
161. Morton House, 530 North Limestone, Lexington, KY, 40508-1674

162. Bathroom Pavilion, 956 Turkey Foot Road, Lexington, KY, 40502-2758
163. Community Center, 3460 Milano Road, Lexington, KY, 40517-3196
164. Concessions And Restroom, 2005 Dogwood Drive, Lexington, KY, 40504-3407
165. The Kitchen, 253 Market Street, Lexington, KY, 40507-1031
166. Community Center, 1560 La Salle Road, Lexington, KY, 40511
167. Community Center, 1991 Mark Avenue, Lexington, KY, 40511
168. Maintenance Building, 212 St. Ann Drive, Lexington, KY, 40505
169. Boat House Restroom, 4051 Athens Boonesboro Road, Lexington, KY, 40509-9423
170. Clubhouse, 3403 Kearney Road, Lexington, KY, 40511-9083
171. Restroom And Concessions, 612 Bryanwood Parkway, Lexington, KY, 40505-2714
172. Community Center, 313 Owsley Avenue, Lexington, KY, 40502-1529
173. Property In The Open, 396 Redding Road, Lexington, KY, 40517-2336
174. Maintenance Building, 3725 Richmond Road, Lexington, KY, 40509-1822
175. Property In The Open, 3190 Montavesta Road, Lexington, KY, 40502-3548
176. Neighborhood Center, 182 Prall Street, Lexington, KY, 40508-3254
177. Community Center, 1870 Benton Place, Lexington, KY, 40505-1676
178. Community Center, 1625 Mccullough Drive, Lexington, KY, 40511-1576
179. Concessions And Restroom, 525 Rogers Road, Lexington, KY, 40505-1917
180. Pro Shop And Clubhouse, 370 Wilson Downing Road, Lexington, KY, 40517-1429
181. Property In The Open, 372 Harvard Drive, Lexington, KY, 40517-1509
182. Community Center, 333 Larch Lane, Lexington, KY, 40511-2007
183. Community Center, 1050 Briarwood Drive, Lexington, KY, 40511-1111
184. 5 Field Concessions And Restrooms, 2000 Parkers Mill Road, Lexington, KY, 40513-9700
185. Rental House, 2101 Parkers Mill Road, Lexington, KY, 40513-9700
186. Property In The Open, 100 East Main Street, Lexington, KY, 40507-1380
187. Swimming Pool, 469 Parkway Drive, Lexington, KY, 40504-2709
188. Restroom Pavilion, 1350 Pleasant Ridge Drive, Lexington, KY, 40509-2354
189. House, 5886 Jacks Creek Pike, Lexington, KY, 40515-9536
190. Maintenance Building, 300 West Reynolds Road, Lexington, KY, 40503-3579
191. Property In The Open, 424 Speigle Street, Lexington, KY, 40508-2440
192. Craft House/Cart Storage, 1400 Gainesway Drive, Lexington, KY, 40517-2820
193. Property In The Open, 133 Midland Avenue, Lexington, KY, 40507
194. Community Center, 2077 Cambridge Drive, Lexington, KY, 40504-1923
195. Concessions And Restroom (Upper), 650 Southpoint Drive, Lexington, KY, 40515-6350
196. Community Center, 1033 Saint Martins Avenue, Lexington, KY, 40511-2203
197. Concessions And Restroom, 1618 Maywick View Lane, Lexington, KY, 40504-2112
198. Community Center, 457 Lakewood Drive, Lexington, KY, 40509
199. Skateboard Park, 601 East High Street, Lexington, KY, 40502-1767
200. South Base Maintenance, 600 Laramie Drive, Lexington, KY, 40503-1757
201. Pavilion And Restrooms, 625 Hill N Dale Road, Lexington, KY, 40503-2116
202. Nature Center, 416 Rebmam Lane, Lexington, KY, 40504-1163
203. Landscaping Building, 3560 Shamrock Lane, Lexington, KY, 40511
204. Rental House, 3561 Shamrock Lane, Lexington, KY, 40511-9101
205. Shed Row Building, 3544 Shamrock Lane, Lexington, KY, 40511-9101
206. Chaney Residence, 3355 Spurr Road, Lexington, KY, 40511-8970
207. Horse Arena, 3475 Shamrock Lane, Lexington, KY, 40511-9100
208. Old Extension Exposition Center, Shamrock Lane, Lexington, KY, 40511-9100
209. Barn, 3601 Briar Hill Road, Lexington, KY, 40516-9710
210. Property In The Open, 2393 Dogwood Trace Boulevard, Lexington, KY, 40514-2401
211. Property In The Open, 1150 Garison Avenue, Lexington, KY, 40504-2336
212. Property In The Open, 3701 Kenesaw Drive, Lexington, KY, 40515-1217
213. Front House, 705 Caden Lane, Lexington, KY, 40509-4316
214. Building Maintenance Office, 1555 Old Frankfort Pike, Lexington, KY, 40504-1123
215. Office And Service Garage, 669 Byrd Thurman Drive, Lexington, KY, 40510-9665
216. Lyric Theatre, 300 Elm Tree Lane, Lexington, KY, 40508-1802

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- 217. Courthouse Garage, 150 A North Limestone, Lexington, KY, 40507-1151
 - 219. North Base Maintenance, 1793 Liberty Road, Lexington, KY, 40505-4205
 - 220. Phoenix Center, 101 East Vine Street, Lexington, KY, 40507-1459
 - 221. Rainbow House, 1807 Dalton Court, Lexington, KY, 40505-2772
 - 222. Solomon House, 851 Todds Road, Lexington, KY, 40509-1419
 - 223. Downtown Art Center, 141 East Main Street, Lexington, KY, 40507-1483
 - 224. Arts Place, 161 Mill Street, Lexington, KY, 40507-1167
 - 225. Kentucky Theatre, 216 East Main Street, Lexington, KY, 40507-1310
 - 226. State Theatre, 218 A East Main Street, Lexington, KY, 40507-1310
 - 227. Hope Center, 360 E Loudon Street, Lexington, KY, 40508
 - 228. Childrens Museum, 440 West Short Street, Lexington, KY, 40507-1206
 - 229. Carnegie Literacy Center, 251 West Second Street, Lexington, KY, 40507-1135
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Cyber Liability

J Smith Lanier & Co-Lexington

Powell-Walton-Milward * P O Box 2030 * Lexington, KY 40588

----- INVOICE -----

Lexington-Fayette Urban Co Government
200 East Main
Room 338, Government Center
Lexington, KY 40507

Invoice Date 05/30/14
Invoice No. 934152
Bill-To Code 41LEXINGTONF4
Client Code 41LEXINGTONF4
Inv Order No. 41*904060

Named Insured: Lexington-Fayette Urban Co Government

Amount Remitted: \$

Please return this portion with your payment.

Make checks payable to: J Smith Lanier & Co-Lexington

Effective Date	Policy Period	Coverage Description	Transaction Amount
07/01/14	07/01/14 to 07/01/15	National Union Fire Insurance Policy No. 012481358 *New - Cyber Liability	26,791.00
		Municipal Tax (0%) - Cyber Liability	1,340.00
		State Surcharge - Cyber Liability	483.00
		Invoice Number: 934152 Amount Due:	28,614.00

*Premiums Due and Payable on Effective Date

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 February 20, 2014**

Coverage Form

Media Content Insurance
\$2,000,000 Sublimit of Liability
\$100,000 Retention

Security and Privacy Liability Insurance
\$2,000,000 Sublimit of Liability
\$100,000 Retention

Regulatory Action
\$2,000,000 Sublimit of Liability

Network Interruption Insurance
\$2,000,000 Sublimit of Liability
\$100,000 Retention
Waiting Hours Period - 12 Hours

Event Management Insurance
\$250,000 Sublimit of Liability
\$25,000 Retention

Cyber Extortion Insurance
\$2,000,000 Sublimit of Liability
\$100,000 Retention

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.)

Retroactive Date: July 1, 2010
Continuity Date: July 1, 2014

Additional Conditions / Endorsements / Exclusions:

Retroactive Date not applicable to Network Interruption Insurance, Event Management Insurance and Cyber Extortion Insurance

Form # 101013 11/09 – SRP Policy Wording Admitted

Form # 101017 05/09 – SRP Cyber Extortion Coverage Section

Form # 101018 11/09 – SRP Event Management Coverage Section

Form # 101021 11/09 – SRP Network Interruption Coverage Section

Form # 101024 11/09 – SRP Security and Privacy Coverage Section

Form # 101019 11/09 – SRP Media Content Coverage Section (Claims Made)

Form # 103703 01/10 – Kentucky Amendatory Endorsement

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

Form # 99758 08/08 – Notice of Claim (Reporting By E-Mail)

Form # 89644 06/13 – Economic Sanctions Endorsement

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

Form # 113058 11/12 – Cyberterrorism Coverage Endorsement

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

Form # 111419 08/12 – Loss Definition Amendatory Endorsement (Call Center and Victim Cost Insurance)

Form # 105567 05/10 – Criminal Reward Coverage Extension

Form # 105565 05/10 – Retention Amendatory Endorsement

Form # 115808 11/13 – Cyberedge Cyber Media Endorsement

Form # 111376 07/12 – Privacy Event Definition Amendatory Endorsement

Form # 111313 06/12 – Privacy Event Definition Amendatory Endorsement (Privacy Policy Coverage)

Form # 105170 4/10 – PCI-DSS Assessment Coverage Endorsement \$250,000

Form # 105561 09/11 – Per Person Privacy Event Coverage Endorsement
\$1,000,000 Affected Persons
100 Minimum Affected Persons
Approved Vendor: IBC – Intelligent Business Concepts, Inc.

Form # 104060 06/12 – Fines and Penalties Coverage Endorsement

Form # 78859 10/01 – Forms Index Endorsement

Premium: \$26,791.00
Kentucky Surcharge: \$483.00
Municipal Tax: \$1,540.00

Total: \$28,814.00

Pollution Liability

J Smith Lanier & Co-Lexington

Powell-Walton-Milward * P O Box 2030 * Lexington, KY 40588

----- INVOICE -----

Lexington-Fayette Urban Co Government
200 East Main
Room 338, Government Center
Lexington, KY 40507

Invoice Date 05/30/14
Invoice No. 934173
Bill-To Code 41LEXINGTONF4
Client Code 41LEXINGTONF4
Inv Order No. 41*904089

Named Insured: Lexington-Fayette Urban Co Government

Amount Remitted: \$

Please return this portion with your payment

Make checks payable to: J Smith Lanier & Co-Lexington

Effective Date	Policy Period	Coverage Description	Transaction Amount
07/01/14	07/01/14 to 07/01/15	AIG Specialty Insurance Co. Policy No. PLC12482979 *New - Pollution Liability	18,050.00
		Surplus Lines Tax - Pollution Liabilit	541.50
		Municipal Tax (0%) - Pollution Liabili	1,037.88
		State Surcharge - Pollution Liability	324.90
		Pollution Liability Effective July 1, 2014	
		Our Remittance Address is: J. Smith Lanier & Co. of Lexington P O Box 105502 Atlanta, GA 30348-5502	
		If you have questions, please call 859-254-8023	
		Invoice Number: 934173 Amount Due:	19,954.28

*Premiums Due and Payable on Effective Date

POLLUTION LEGAL LIABILITY

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

Carrier Name: **AIG Specialty Insurance Company**

A.M. Best Rating **A: XV as of February 20, 2014**

Coverage Form

Claims Made Form
Retroactive Date: July 1, 2011*

Coverage A & B	Limit
Each Incident Limit	\$1,000,000
Aggregate Limit	\$1,000,000

Deductible: \$75,000

Locations:
See Property Schedule

Coverage Summary

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

Claims Made Basis

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

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

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

Endorsements

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

Additional Conditions / Endorsements / Exclusions:

*Retroactive Date applicable to Waste Disposal Sites

Form # 91968 12/06 - Notice of Loss/Notice of Claim
Form # 77310 11/13 - AIGSIC PLL Commercial Declarations

Form # 97637 03/08 - Terrorism Exclusion with Certified Acts Exception Purchased Endorsement
Form # 115767 08/13 - Condition of Payment Endorsement
Form # 106931 09/11 - PLL Muni Protect with Minimum Earned Premium Endorsement
Form # 113016 10/12 - Pier Network Provider Deductible Reduction Endorsement
Form # 110451 02/13 - Landfill Coverage Amendatory Endorsement
Form # 77469 11/07 - Retroactive Date Endorsement
Form # 109876 09/12 - Schedule of Approved Crisis Management Firms Endorsement
Form # 100292 10/08 - Sewage Backup Exclusion Endorsement
Form # 97640 03/08 - Terrorism Exclusion - All (Including Certified Acts of Terrorism)
Form 97220 01/08 - Acquired Properties Endorsement

Premium: 18,050.00
Surplus Lines Tax: \$541.50
Municipal Tax: \$1,037.88
Kentucky Surcharge: \$324.90

Total: \$19,954.28

Workers' Compensation

EXCESS WORKERS' COMPENSATION

Named Insured: **Lexington Fayette Urban County Government**
Carrier Name: **Safety National Casualty Corporation**
A.M. Best Rating: **A+:XII as of August 20, 2013**

Contract Terms

Option 585860387

Liability Period	07/01/2014 - 07/01/2015
Payroll Reporting Period	07/01/2014 - 07/01/2015
Payroll	\$156,542,072
Manual Premium	\$4,764,859
Standard Premium	\$4,764,859
Self-Insured Retention	\$1,000,000
Specific Limit	Statutory
Employers Liability Limit	\$1,000,000 per Occ
Premium Rate	\$0.1915 (Rate \$100 Payroll)
Deposit Premium	\$299,778
Minimum Premium	\$299,778
Pay Plan	Annual Payment

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

Kentucky
12/01/2013 Advisory Loss Costs, NCCI as of 07/01/2014
Surcharge 1.5000 included in rate

Code	Classification	Exposure	Rate	Premium
0106	Tree Pruning, Spraying, Repairing & Drivers	\$401,387	12.45	\$49,973
5191	Office Machine / Appl Installation, Inspection, Adjustment, or Repair	\$243,659	0.95	\$2,315
5506	Street or Road Construction: Paving or Repaving & Drivers	\$1,576,282	10.13	\$159,677
6306	Sewer Construction All Operations	\$471,111	6.17	\$29,068
7580	Sewage Disposal Plant Operation & Drivers	\$6,172,018	3.47	\$214,169
7610	Radio or Television Broadcasting Station - All Employees & Clerical, and Drivers	\$813,246	0.51	\$4,148
7710	Firefighters & Drivers	\$33,105,407	4.79	\$1,585,749
7720	Police Officers & Drivers	\$51,759,268	2.46	\$1,273,278
8380	Automobile Service or Repair Center & Drivers	\$1,944,457	3.02	\$58,723
8742	Salesperson, Collectors, or Messengers - Outside	\$2,426,115	0.51	\$12,373
8810	Clerical Office Employees NOC	\$27,103,527	0.20	\$54,207
8820	Attorney - All Employees & Clerical, Messengers, Drivers	\$1,317,798	0.24	\$3,163
8864	Social Service Organization - All Employees & Salesperson, Drivers	\$592,543	2.03	\$12,029
8869	Child Day Care Center - Professional Employees and Clerical, Salespersons	\$1,477,670	0.90	\$13,299
9015	Building - Operation by Owner or Lessee	\$2,888,320	4.20	\$121,309
9063	YMCA, YWCA, YMI IA or YWHA Institution - All Employees & Clerical	\$251,090	0.99	\$2,486
9102	Parks NOC - All Employees & Drivers	\$8,432,104	4.07	\$343,187
9403	Garbage, Ashes or Refuse Collection & Drivers	\$8,662,864	7.89	\$683,500
9410	Municipal, Township, County or State Employee NOC	\$6,903,206	2.06	\$142,206
	Totals	\$156,542,072		\$4,764,859

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 under a voluntary agreement. Note: Companies voluntarily liquidated/dissolved generally are not ineffect.
	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 Outlooks

Assigned to an interactive Financial Strength Rating (A++ to D) to indicate its potential direction 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.

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.
s	Syndicate	Indicates rating assigned to a Lloyd's syndicate.

Affiliation Codes

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

	g	Group	p	Pooled	r	Reinsured
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Not Rated Categories

Assigned to companies reported on by A.M. Best, but not assigned a Best's Rating.

NR-1: Insufficient Data.	NR-2: Insufficient Size and/or Operating Experience.	NR-3: Rating Procedure Inapplicable.
NR-4: Company Request.	NR-5: Not Formally Followed.	

Rating Disclosure

The 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 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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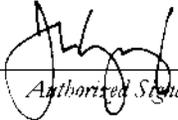
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AUTHORIZATION TO BIND

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

6/24/14

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