

PROPOSAL OF INSURANCE AND RISK MANAGEMENT

Prepared for:

**Lexington-Fayette Urban County
Government**

Policy Period: July 1, 2015 to July 1, 2016

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 11, 2015

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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SCHEDULE OF NAMED INSURED

{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

AUTHORIZATION TO BIND

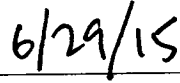
Insured: Lexington-Fayette Urban County Government

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

COMMERCIAL PROPERTY

Named Insured: Lexington-Fayette Urban County Government

Carrier Name: Affiliated FM

A.M. Best Rating: A+:XV as of September 25, 2014

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 - \$816,465,253 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:

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. 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:
\$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

3. \$25,000,000 Motor Vehicle Coverage
4. \$10,000,000 Business Interruption
5. \$10,000,000 Extra Expense
6. \$10,000,000 Leasehold Interest
7. \$10,000,000 Traffic Control Equipment
8. \$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. \$250,000 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. \$500,000 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
 - \$10,000,000 Item B: Demolition
 - \$10,000,000 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 (1/15)
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: \$310,473 plus estimated taxes of \$13,185.83 for a total of \$323,658.83

Total Premium **excluding** the United States Certified Act of Terrorism coverage: \$294,723 plus estimated taxes of \$12,932.45 for a total of \$307,655.45

Total Premium for the United States Certified Act of Terrorism: \$15,750

If the option to purchase coverage for the United States Certified Act of Terrorism is elected, the Extension of Coverage Sub-Limit 17.A. will be amended to \$500,000,000.

Optional quote to increase the Motor Vehicle Limit from \$25,000,000 to \$50,000,000 would be an additional premium including estimated tax of \$8,325.17

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
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
40. Submersible Station, 150 Venture Court, Lexington, KY, 40511-2600
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
45. Submersible Station, 2079 Bryant Road, Lexington, KY, 40509-9427
46. Submersible Station, 526 McCubbing Drive, Lexington, KY, 40503-1222
47. Lift Station Structure, 1510 Man-O-War Blvd, Lexington, KY, 40513

SCHEDULE OF LOCATIONS (CONTINUED)

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
81. Submersible Station, 4343 Harrodsburg Road, Lexington, KY, 40513-9701
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
85. Submersible Station, 3095 Caversham Park Lane, Lexington, KY, 40509-8501
86. Submersible Structure, 3200 Mahala, Lexington, KY, 40509-8558
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
97. West Hickman WWTP, 635 West Hickman Plant Road, Nicholasville, KY, 40356-8582
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

SCHEDULE OF LOCATIONS (CONTINUED)

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 Bates 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

SCHEDULE OF LOCATIONS (CONTINUED)

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

SCHEDULE OF LOCATIONS (CONTINUED)

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
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

Lexington Fayette Urban County Government
 Updated for Policy Term: 01-July-2015 - 01-July-2016
 Values as of April 7, 2015

Ins Loc	Name	Address	City	SU/Prv	County	Post.Code	Country	Construction Values		Total Insured Value
								Year Built	Real Property	
001	Circuit Courthouse	120 North Limestone	Lexington	KY	Fayette	40507-1152	USA			33,290,500
002	District Courthouse	150 North Limestone	Lexington	KY	Fayette	40507-1154	USA	33,272,500	18,000	35,474,600
003	Fayette County Courthouse	215 West Main Street	Lexington	KY	Fayette	40507-1305	USA	19,721,700	87,000	19,808,700
004	Annex Garage	150-160 W Main Street	Lexington	KY	Fayette	40507-1319	USA	8,989,315	1,510,685	10,500,000
005	Coroner's Office	245 East 2nd Street	Lexington	KY	Fayette	40507	USA	1,515,200	187,000	1,702,200
006	M And E Warehouse	720 Lancaster Avenue	Lexington	KY	Fayette	40508-1649	USA	0	2,940,000	2,940,000
007	Government Center	200 East Main Street	Lexington	KY	Fayette	40507-1310	USA	23,970,100	3,209,000	27,179,100
008	Government Center Garage	204 East Main Street	Lexington	KY	Fayette	40507-1310	USA	3,271,200	0	3,271,200
009	Swilow Building	218 East Main Street	Lexington	KY	Fayette	40507-1310	USA	1,145,800	285,000	1,430,800
010	Traffic Engineering Building	1515 Old Frankfort Pike	Lexington	KY	Fayette	40504-1123	USA	1,388,100	355,000	1,743,100
011	Old & New Transfer Station	1505 Old Frankfort Pike	Lexington	KY	Fayette	40504-1123	USA	745,000	0	745,000
012	Building 1 & 2 & Salt Barn	1791 Old Frankfort Pike	Lexington	KY	Fayette	40504-1019	USA	1,613,100	164,800	1,777,900
013	Front, Middle & Back Building	1306 Versailles Road	Lexington	KY	Fayette	40504-1796	USA	4,286,900	1,725,000	6,011,900
014	Office Building	675 Byrd Thurman Drive	Lexington	KY	Fayette	40510-9665	USA	2,077,800	185,800	2,263,600
015	Bluegrass Recycling Center	360 Thompson Road	Lexington	KY	Fayette	40508-2045	USA	2,382,700	4,750,000	7,132,700
016	Submersible Station	2755 Armstrong Mill Road	Lexington	KY	Fayette	40515-1232	USA	225,400	7,500	232,900
017	Camp/Package Station	1331 Baker Court	Lexington	KY	Fayette	40511-1016	USA	96,800	0	96,800
018	Submersible Station	3330 Clays Mill Road	Lexington	KY	Fayette	40503-3470	USA	41,400	0	41,400
019	Submersible Station	469 Amniston Drive	Lexington	KY	Fayette	40505-2239	USA	147,200	0	147,200
020	Camp/Package Station	1459 Huntsville Drive	Lexington	KY	Fayette	40505-2415	USA	193,600	0	193,600
021	Lift Station Structure	3316 Buckhorn Drive	Lexington	KY	Fayette	40515-1007	USA	2,874,600	12,500	2,887,100
022	Submersible Station	1326 Fenwick Road	Lexington	KY	Fayette	40515-1092	USA	73,600	0	73,600
023	Camp/Package Station	609 Bizzell Drive	Lexington	KY	Fayette	40510-1004	USA	171,600	0	171,600
024	Submersible Station	1711 Clays Spring Lane	Lexington	KY	Fayette	40502-1950	USA	36,800	0	36,800
025	Submersible Station	1136 Finney Drive	Lexington	KY	Fayette	40511-1812	USA	23,000	0	23,000
026	Submersible Station	200 East Main Street	Lexington	KY	Fayette	40507-1310	USA	41,400	0	41,400
027	Camp/Package Station	3730 Kalkay Drive	Lexington	KY	Fayette	40509-9700	USA	215,600	0	215,600
028	Camp/Package Station	3592 Winchester Road	Lexington	KY	Fayette	40509-9554	USA	202,400	0	202,400
029	Camp/Package Station	1960 Stanton Way	Lexington	KY	Fayette	40511-1351	USA	176,000	0	176,000
030	Submersible Station	4260 Airport Road	Lexington	KY	Fayette	40510-9691	USA	27,600	0	27,600
031	Submersible Station	1936 Pavilion Way	Lexington	KY	Fayette	40509-2210	USA	165,600	6,500	172,100
032	Submersible Station	3630 Timberwood Lane	Lexington	KY	Fayette	40515-1219	USA	87,400	0	87,400
033	Submersible Station	2140 Leafland Place	Lexington	KY	Fayette	40515-1141	USA	46,000	0	46,000
034	Submersible Station	4904 Hartland Parkway	Lexington	KY	Fayette	40515-1109	USA	110,400	4,000	114,400
035	Submersible Station	2459 Leestown Road	Lexington	KY	Fayette	40511-8724	USA	55,200	5,000	60,200
036	Submersible Station	4091 Versailles Road	Lexington	KY	Fayette	40510-9633	USA	124,200	0	124,200
037	Submersible Station	543 Lakelower Drive	Lexington	KY	Fayette	40502-2676	USA	39,600	0	39,600
038	Camp/Package Station	550 Lakeshore Drive	Lexington	KY	Fayette	40502-2654	USA	281,600	0	281,600
039	Camp/Package Station	168 Trade Street	Lexington	KY	Fayette	40511-2607	USA	206,800	0	206,800
040	Submersible Station	150 Venture Court	Lexington	KY	Fayette	40511-2600	USA	39,600	0	39,600
041	Camp/Package Station	850 Byars Avenue	Lexington	KY	Fayette	40505-3902	USA	132,000	0	132,000
042	Camp/Package Station	2101 Liberty Road	Lexington	KY	Fayette	40509-4320	USA	105,600	0	105,600
043	Lift Station Structure	1760 McGrathiana Parkway	Lexington	KY	Fayette	40511	USA	4,998,500	0	4,998,500
044	Lift Station Structure	3231 Leestown Road	Lexington	KY	Fayette	40511-8767	USA	2,392,900	15,000	2,407,900
045	Submersible Station	2079 Bynard Road	Lexington	KY	Fayette	40509-9427	USA	128,800	5,000	133,800
046	Submersible Station	526 McCubbing Drive	Lexington	KY	Fayette	40503-1222	USA	33,100	0	33,100
047	Lift Station Structure	1510 Man-O-War Blvd	Lexington	KY	Fayette	40513	USA	681,500	0	681,500
048	Submersible Station	4309 Airport Road	Lexington	KY	Fayette	40510-9692	USA	30,400	0	30,400
049	Submersible Station	109 Cisco Road	Lexington	KY	Fayette	40504-1107	USA	32,200	0	32,200
050	Submersible Station	2212 Silkree Court	Lexington	KY	Fayette	40513-1326	USA	55,200	0	55,200
051	Submersible Station	2920 Tates Creek Road	Lexington	KY	Fayette	40502	USA	35,000	0	35,000
052	Camp/Package Station	1419 Trent Boulevard	Lexington	KY	Fayette	40517-6002	USA	206,800	0	206,800
053	Submersible Station	1793 Old Frankfort Pike	Lexington	KY	Fayette	40504-1019	USA	32,200	0	32,200
054	Submersible Station	1673 Jaggie Fox Way	Lexington	KY	Fayette	40511-1084	USA	73,600	5,000	78,600
055	Camp/Package Station	857 Glendover Road	Lexington	KY	Fayette	40502-2847	USA	149,600	0	149,600
056	Camp/Package Station	2335 Pierson Drive	Lexington	KY	Fayette	40505-1850	USA	149,600	0	149,600
057	Camp/Package Station	765 Kingstons Road	Lexington	KY	Fayette	40505-1852	USA	118,800	0	118,800
058	Camp/Package Station	1985 Haggard Court	Lexington	KY	Fayette	40505-1534	USA	127,600	0	127,600
059	Lift Station Structure	2500 Bowman Mill Road	Lexington	KY	Fayette	40513	USA	3,055,500	0	3,055,500
060	Camp/Package Station	959 Saint Martins Avenue	Lexington	KY	Fayette	40511-2201	USA	123,200	0	123,200
061	Camp/Package Station	619 Parkside Drive	Lexington	KY	Fayette	40505-1741	USA	206,800	0	206,800

Ins Loc	Name	Address	City	SuPrv	County	Post Code	Country	Construction Values		Personal Property	Total Insured Value
								Year Built	Real Property		
062	Submersible Station	335 Jimmie Drive	Lexington	KY	Fayette	40504	USA		32,200	0	32,200
063	Camp/Package Station	150 Traflet Street	Lexington	KY	Fayette	40504-1115	USA		118,800	0	118,800
064	Package Station	220 East Vine Street	Lexington	KY	Fayette	40507-1413	USA		28,000	0	28,000
065	Submersible Station	255 South Forbes Road	Lexington	KY	Fayette	40504-1182	USA		90,200	0	90,200
066	Camp/Package Station	1985 Russell Cave Road	Lexington	KY	Fayette	40511-9529	USA		1,40,800	0	1,40,800
067	Lift Station Structure	755 Enterprise Drive	Lexington	KY	Fayette	40510-1031	USA		1,277,300	12,500	1,289,800
068	Submersible Station	525 Woodbine Drive	Lexington	KY	Fayette	40503-1237	USA		35,900	0	35,900
069	Submersible Station	1031 Air Freight Drive	Lexington	KY	Fayette	40510-9001	USA		1,19,600	0	1,19,600
070	Lift Station Structure	2201 Elkhorn Road	Lexington	KY	Fayette	40505-4837	USA		4,064,700	15,000	4,079,700
071	Lift Station Structure	2908 Sullivans Trace	Lexington	KY	Fayette	40511-8690	USA		791,800	5,000	796,800
072	Submersible Station	2330 Research Drive	Lexington	KY	Fayette	40511	USA		79,300	0	79,300
073	Lift Station Structure	4020 John Henry Lane	Lexington	KY	Fayette	40511-8938	USA		484,900	5,000	489,900
074	Submersible Station	682 East Loudon Avenue	Lexington	KY	Fayette	40505-3620	USA		34,000	0	34,000
075	Submersible Station	Old Paris Road	Lexington	KY	Fayette	40505	USA		38,600	5,000	43,600
076	Submersible Station	2138 Old Paris Road	Lexington	KY	Fayette	40505-2026	USA		50,600	5,000	55,600
077	Submersible Structure	1860 Millbank Road	Lexington	KY	Fayette	40511-1572	USA		73,600	5,000	78,600
078	Submersible Structure	535 Wilderness Road	Lexington	KY	Fayette	40509-4306	USA		34,000	5,000	39,000
079	Submersible Station	1393 East New Circle Road	Lexington	KY	Fayette	40505-4214	USA		45,000	5,000	50,000
080	Lift Station Structure	495 Parkway Drive	Lexington	KY	Fayette	40504-2709	USA		1,055,000	0	1,055,000
081	Submersible Station	4343 Harrodsburg Road	Lexington	KY	Fayette	40513-9701	USA		61,600	2,500	64,100
082	Submersible Structure	3300 Versailles Road	Lexington	KY	Fayette	40510-9606	USA		42,300	5,000	47,300
083	Submersible Structure	5399 Tates Creek Road	Lexington	KY	Fayette	40515-9554	USA		101,200	6,500	107,700
084	Submersible Station	1220 Deer Haven Lane	Lexington	KY	Fayette	40509-9760	USA		64,400	6,500	70,900
085	Submersible Station	3095 Caversham Park Lane	Lexington	KY	Fayette	40509-8501	USA		280,800	5,000	285,800
086	Submersible Structure	3200 Mahala	Lexington	KY	Fayette	40509-8558	USA		354,200	6,500	360,700
087	Submersible Station	2209 Walnut Grove Lane	Lexington	KY	Fayette	40509-9754	USA		92,000	0	92,000
088	Submersible Station	315 Lisle Industrial Avenue	Lexington	KY	Fayette	40511-2061	USA		64,400	0	64,400
089	Submersible Station	1765 Old Frankfort Pike	Lexington	KY	Fayette	40504-1019	USA		45,100	0	45,100
090	Submersible Structure	315 Jimmie Drive	Lexington	KY	Fayette	40504	USA		43,300	0	43,300
091	Submersible Structure	210 Betty Hope Lane	Lexington	KY	Fayette	40511-8758	USA		79,100	3,500	82,600
092	Submersible Station	249 Long Branch Lane	Lexington	KY	Fayette	40511-8832	USA		156,400	5,000	161,400
093	Submersible Station	253 Chestnut Ridge Drive	Lexington	KY	Fayette	40511-8817	USA		128,800	5,000	133,800
094	Submersible Station	2828 Spurr Road	Lexington	KY	Fayette	40511-9073	USA		174,800	5,000	179,800
095	Submersible Station	3316 Sandersville Road	Lexington	KY	Fayette	40511	USA		156,400	0	156,400
096	Town Branch WWTP	301 Lisle Industrial Avenue	Lexington	KY	Fayette	40511-2061	USA		102,709,800	1,342,000	104,051,800
097	West Hickman WWTP	635 West Hickman Plant Road	Nicholasville	KY	Jessamine	40356-8562	USA		83,932,400	427,000	84,359,400
098	Fire Station # 1 (Central)	219 East Third Street	Lexington	KY	Fayette	40508-1827	USA		5,304,700	2,495,705	7,800,405
099	Woodworking Shop	226 East Third Street	Lexington	KY	Fayette	40508-1828	USA		729,000	52,000	781,000
100	Storage Building	216-222 Noble Street	Lexington	KY	Fayette	40507-2118	USA		71,500	0	71,500
101	Fire Station # 2	415 East New Circle Road	Lexington	KY	Fayette	40505-2618	USA		874,500	69,300	943,800
102	Fire Station # 3	370 Menno Street	Lexington	KY	Fayette	40508-2528	USA		488,500	44,800	533,300
103	Fire Station # 4	254 Jefferson Street	Lexington	KY	Fayette	40508-1217	USA		365,200	30,600	395,800
104	Fire Station # 5	306 Woodland Avenue	Lexington	KY	Fayette	40508-3024	USA		740,600	54,500	795,100
105	Fire Station # 6	501 South Limestone	Lexington	KY	Fayette	40508-3216	USA		940,500	69,000	1,009,500
106	Fire Station # 7	3315 Tates Creek Road	Lexington	KY	Fayette	40502-3407	USA		588,900	46,000	634,900
107	Fire Station # 8	1725 North Broadway	Lexington	KY	Fayette	40505-1403	USA		562,050	49,700	611,750
108	Fire Station # 9	2234 Richmond Road	Lexington	KY	Fayette	40502-1311	USA		562,050	46,300	608,350
109	Fire Station # 10	1129 Finney Drive	Lexington	KY	Fayette	40511	USA		623,100	56,500	679,600
110	Fire Station # 11	1625 Harrodsburg Road	Lexington	KY	Fayette	40504-3705	USA		581,500	44,100	625,600
111	Fire Station # 12	399 Southland Drive	Lexington	KY	Fayette	40503-1824	USA		553,800	43,100	596,900
112	Fire Station # 13	1432 Leestown Road	Lexington	KY	Fayette	40511	USA		354,800	37,000	391,800
113	Fire Station # 14	1530 Roanoke Road	Lexington	KY	Fayette	40504-2116	USA		573,350	44,900	618,250
114	Fire Station # 15	3308 Shillito Park Road	Lexington	KY	Fayette	40503-3609	USA		573,350	46,400	619,750
115	Fire Station # 16	3600 Man O' War Blvd	Lexington	KY	Fayette	40515-3800	USA		728,600	55,000	783,600
116	Fire Station # 17	4075 Royster Road	Lexington	KY	Fayette	40516-9717	USA		440,500	37,100	477,600
117	Fire Station # 18	1098 South Cleveland Road	Lexington	KY	Fayette	40515-9319	USA		462,700	34,600	497,300
118	Fire Station # 19	3450 Huffman Mill Pike	Lexington	KY	Fayette	40511-9551	USA		499,200	40,700	539,900
119	Fire Station # 20	3001 Arrowhead Drive	Lexington	KY	Fayette	40503-2733	USA		1,058,100	40,700	1,098,800
120	Fire Station # 21	3191 Mapleleaf Drive	Lexington	KY	Fayette	40509-1256	USA		1,031,900	69,000	1,100,900
121	Fire Station # 22	4393 Clearwater Way	Lexington	KY	Fayette	40515-6336	USA		1,031,900	69,000	1,100,900
122	Fire Station # 23	5751 Briar Hill Road	Lexington	KY	Fayette	40516-9721	USA		559,300	62,000	621,300
123	Training Tower	1375 Old Frankfort Pike	Lexington	KY	Fayette	40504-1161	USA		2,400,650	288,000	2,688,650
124	Firing Range House # 1	4015 Parkers Mill Road	Lexington	KY	Fayette	40513-9733	USA		180,200	23,000	203,200
125	Day Treatment Center Annex	117 Cisco Road	Lexington	KY	Fayette	40504-1107	USA		327,000	52,500	379,500

Ins Loc	Name	Address	City	SU/Prv	County	Post Code	Country	Year Built	Construction Values		Total Insured Value
									Real	Personal	
126	Coleman House	1155 Red Mile Place	Lexington	KY	Fayette	40504-1172	USA		1,052,100	126,500	1,178,600
127	Day Treatment Center	1177 Red Mile Place	Lexington	KY	Fayette	40504-1172	USA		3,845,300	237,000	4,082,300
128	Youth Services (Old Detention)	115 Cisco Road	Lexington	KY	Fayette	40504-1107	USA		5,940,300	3,000	5,943,300
129	Family Care Center	1135 Red Mile Place	Lexington	KY	Fayette	40504-1172	USA		7,386,000	895,400	8,281,400
130	Office Area And Stalls	575 West Sixth Street	Lexington	KY	Fayette	40508-1341	USA		443,500	35,000	478,500
131	Police Headquarters	150 East Main Street	Lexington	KY	Fayette	40507-1318	USA		9,746,800	1,518,804	11,265,604
132	Police Roll Call West	1795 Old Frankfort Pike	Lexington	KY	Fayette	40504-1019	USA		2,558,100	231,000	2,789,100
133	Police And Central Job Center	1059 Industry Road	Lexington	KY	Fayette	40505-3823	USA		2,742,700	46,800	2,789,500
134	Police Roll Call East (Leased)	1165 Centre Parkway	Lexington	KY	Fayette	40517-3260	USA		0	95,000	95,000
135	Armory / Gymnasium	1799 Old Frankfort Pike	Lexington	KY	Fayette	40504-1019	USA		2,086,700	225,000	2,311,700
136	Canine Building	1313 Old Frankfort Pike	Lexington	KY	Fayette	40504-1127	USA		141,100	33,000	174,100
137	Police Communications Building	2269 Frankfort Court	Lexington	KY	Fayette	40510-9673	USA		1,928,700	53,000	1,981,700
138	Police Safety City	1160 Red Mile Place	Lexington	KY	Fayette	40504-1172	USA		248,500	63,000	311,500
139	Detention Center (New)	600 Old Frankfort Circle	Lexington	KY	Fayette	40510-9689	USA		78,639,100	1,415,000	80,054,100
140	Police Activity League Office	1317 Centre Parkway	Lexington	KY	Fayette	40517-3608	USA		0	29,000	29,000
141	Community Action Kitchen	915 Georgetown Street	Lexington	KY	Fayette	40511-1827	USA		260,700	0	260,700
142	Community Action Council	923 Georgetown Street	Lexington	KY	Fayette	40511-1827	USA		1,940,900	4,000	1,944,900
143	Senior Center	1530 Nicholasville Road	Lexington	KY	Fayette	40503-1435	USA		1,924,300	328,500	2,252,800
144	Community Center	498 Georgetown Street	Lexington	KY	Fayette	40508-1163	USA		3,618,000	0	3,618,000
145	Concessions And Restroom	5780 Athens Boonesboro Road	Lexington	KY	Fayette	40509-9450	USA		297,600	318,798	616,398
146	Bell House	545 Sayre Avenue	Lexington	KY	Fayette	40508	USA		3,706,400	200,000	3,906,400
147	Swimming Pool	3489 Buckhorn Drive	Lexington	KY	Fayette	40515-1015	USA		345,600	61,300	406,900
148	Community Center	522 Patterson Street	Lexington	KY	Fayette	40508-2800	USA		3,688,100	288,800	3,976,900
149	Loudon House	209 Castlewood Drive	Lexington	KY	Fayette	40505-3629	USA		2,632,500	0	2,632,500
150	Gymnasium/Rec Center	201 Castlewood Drive	Lexington	KY	Fayette	40505-3629	USA		2,039,300	258,987	2,298,287
151	Filter Building And Pump House	320 Park View Avenue	Lexington	KY	Fayette	40505-3300	USA		1,906,700	224,400	2,131,100
152	Community Center	540 East Third Street	Lexington	KY	Fayette	40508-1693	USA		1,219,600	53,200	1,272,800
153	Swimming Pool	1670 Old Paris Road	Lexington	KY	Fayette	40505-2137	USA		1,150,600	251,387	1,401,987
154	Property In The Open	550 West Sixth Street	Lexington	KY	Fayette	40508-1342	USA		350,000	98,905	448,905
155	Swimming Pool	701 Howard Street	Lexington	KY	Fayette	40508-1075	USA		1,004,800	46,800	1,051,600
156	Maintenance Building	726 Georgetown Street	Lexington	KY	Fayette	40508-1023	USA		548,500	598,400	1,146,900
157	Community Center	545 North Upper Street	Lexington	KY	Fayette	40508-1481	USA		5,102,800	232,000	5,334,800
158	Morton House	530 North Limestone	Lexington	KY	Fayette	40508-1674	USA		1,075,500	40,800	1,116,300
159	Bathroom Pavilion	956 Turkey Foot Road	Lexington	KY	Fayette	40502-2758	USA		150,300	66,800	217,100
160	Community Center	3460 Milano Road	Lexington	KY	Fayette	40517-3196	USA		564,200	221,460	785,660
161	Concessions And Restroom	2005 Dogwood Drive	Lexington	KY	Fayette	40504-3407	USA		71,000	30,900	101,900
162	The Kitchen	253 Market Street	Lexington	KY	Fayette	40507-1031	USA		717,000	200,000	917,000
163	Community Center	1560 La Salle Road	Lexington	KY	Fayette	40511	USA		255,200	72,800	328,000
164	Community Center	1991 Mark Avenue	Lexington	KY	Fayette	40511	USA		190,600	37,600	228,200
165	Maintenance Building	212 St. Ann Drive	Lexington	KY	Fayette	40505	USA		201,600	228,718	430,318
166	Boat House Restroom	4051 Athens Boonesboro Road	Lexington	KY	Clark	40509-9423	USA		470,200	198,600	668,800
167	Clubhouse	3403 Kearney Road	Lexington	KY	Fayette	40511-9083	USA		1,785,700	345,000	2,130,700
168	Restroom And Concessions	612 Bryanwood Parkway	Lexington	KY	Fayette	40505-2714	USA		158,000	161,729	319,729
169	Community Center	313 Owsley Avenue	Lexington	KY	Fayette	40502-1529	USA		1,437,700	77,400	1,515,100
170	Property In The Open	396 Redding Road	Lexington	KY	Fayette	40517-2336	USA		0	290,814	290,814
171	Maintenance Building	3725 Richmond Road	Lexington	KY	Fayette	40509-1822	USA		1,616,700	143,400	1,760,100
172	Property In The Open	3190 Montavesta Road	Lexington	KY	Fayette	40502-3548	USA		0	94,600	94,600
173	Neighborhood Center	182 Prall Street	Lexington	KY	Fayette	40508-3254	USA		120,900	52,900	173,800
174	Community Center	1870 Berton Place	Lexington	KY	Fayette	40505-1676	USA		243,900	46,300	290,200
175	Community Center	1625 McCullough Drive	Lexington	KY	Fayette	40511-1576	USA		245,900	231,000	476,900
176	Concessions And Restroom	525 Rogers Road	Lexington	KY	Fayette	40505-1917	USA		61,900	121,400	183,300
177	Pro Shop And Clubhouse	370 Wilson Downing Road	Lexington	KY	Fayette	40517-1429	USA		71,300	20,000	91,300
178	Property In The Open	372 Harvard Drive	Lexington	KY	Fayette	40517-1509	USA		0	68,400	68,400
179	Community Center	333 Larch Lane	Lexington	KY	Fayette	40511-2007	USA		394,800	66,942	461,742
180	Community Center	1050 Brianwood Drive	Lexington	KY	Fayette	40511-1111	USA		212,600	53,800	266,400
181	Restrooms	2000 Parkers Mill Road	Lexington	KY	Fayette	40513-9700	USA		564,300	847,631	1,411,931
182	Rental House	2101 Parkers Mill Road	Lexington	KY	Fayette	40513-9700	USA		140,500	0	140,500
183	Property In The Open	100 East Main Street	Lexington	KY	Fayette	40507-1380	USA		0	225,000	225,000

Loc ID	Address	City	SU/Prv	County	Post Code	Country	Year Built	Construction Values		Total Insured Value
								Real Property	Personal Property	
184	Swimming Pool	Lexington	KY	Fayette	40504-2709	USA		2,246,700	223,800	2,470,500
185	Restroom Pavilion	Lexington	KY	Fayette	40509-2354	USA		120,700	46,400	167,100
186	House	Lexington	KY	Fayette	40515-9536	USA		2,808,100	32,500	2,840,600
187	Maintenance Building	Lexington	KY	Fayette	40503-3579	USA		3,425,000	1,347,819	4,772,819
188	Property In The Open	Lexington	KY	Fayette	40508-2440	USA		0	72,400	72,400
189	Craft House/Cart Storage	Lexington	KY	Fayette	40517-2820	USA		4,438,900	294,350	4,733,250
190	Property In The Open	Lexington	KY	Fayette	40507	USA		0	485,000	485,000
191	Community Center	Lexington	KY	Fayette	40504-1923	USA		357,800	88,750	446,550
192	Concessions And Restroom (Upper)	Lexington	KY	Fayette	40515-6350	USA		710,200	657,469	1,367,669
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	Lexington	KY	Fayette	40502-1767	USA		2,880,100	95,300	2,975,400
197	South Base Maintenance	Lexington	KY	Fayette	40503-1757	USA		496,500	50,700	547,200
198	Pavilion And Restrooms	Lexington	KY	Fayette	40503-2116	USA		3,284,100	575,557	3,859,657
199	Nature Center	Lexington	KY	Fayette	40504-1163	USA		178,600	61,000	239,600
200	Landscaping Building	Lexington	KY	Fayette	40511	USA		2,051,700	185,200	2,236,900
201	Rental House	Lexington	KY	Fayette	40511-9701	USA		182,200	0	182,200
202	Shed Row Building	Lexington	KY	Fayette	40511-9701	USA		2,007,400	252,100	2,259,500
203	Chaney Residence	Lexington	KY	Fayette	40511-8970	USA		280,100	0	280,100
204	Horse Arena	Lexington	KY	Fayette	40511-9700	USA		2,513,500	55,000	2,568,500
205	Center	Lexington	KY	Fayette	40511-9100	USA		332,060	3,500	335,560
206	Barn	Lexington	KY	Fayette	40516-9710	USA		573,600	0	573,600
207	Property In The Open	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	Lexington	KY	Fayette	40509-4316	USA		250,000	0	250,000
211	Building Maintenance Office	Lexington	KY	Fayette	40504-1123	USA		1,770,500	280,700	2,051,200
212	Office And Service Garage	Lexington	KY	Fayette	40510-9665	USA		5,629,600	1,290,000	6,919,600
213	Lyric Theatre	Lexington	KY	Fayette	40508-1802	USA		5,708,000	77,980	5,785,980
214	Courthouse Garage	Lexington	KY	Fayette	40507-1151	USA		11,131,500	0	11,131,500
215	North Base Maintenance	Lexington	KY	Fayette	40505-4205	USA		1,171,500	159,800	1,331,300
216	Phoenix Center	Lexington	KY	Fayette	40507-1489	USA		11,706,000	755,000	12,461,000
217	Rainbow House	Lexington	KY	Fayette	40505-2772	USA		301,700	4,500	306,200
218	Solomon House	Lexington	KY	Fayette	40509-1419	USA		287,200	0	287,200
219	Downtown Art Center	Lexington	KY	Fayette	40507-1483	USA		6,087,800	0	6,087,800
220	Arts Place	Lexington	KY	Fayette	40507-1167	USA		4,078,900	0	4,078,900
221	Kentucky Theatre	Lexington	KY	Fayette	40507-1310	USA		4,237,800	15,000	4,252,800
222	State Theatre	Lexington	KY	Fayette	40507-1310	USA		1,505,800	0	1,505,800
223	Hope Center	Lexington	KY	Fayette	40507-1310	USA		3,109,650	0	3,109,650
224	Childrens Museum	Lexington	KY	Fayette	40507-1206	USA		4,041,600	275,000	4,316,600
225	Carnegie Literacy Center	Lexington	KY	Fayette	40507-1135	USA		6,436,400	146,000	6,582,400
226	Windstream	Lexington	KY	Fayette	40507	USA		0	393,804	393,804
Updated Vehicle Values Update Traffic Control Equipment Animals Fine Arts EDP Equipment Training Stock/Contra ctors Equipment TIV										
676,582,969										
\$74,645,580										
\$33,810,899										
\$305,500										
\$5,000,000										
\$19,347,949										
\$6,772,356										
816,465,253										

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 13, 2014**

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, no changes should be made without prior written approval of the Insurer prior to the implementation of any such changes.

RETAINED LIMIT LIABILITY INSURANCE CONTINUED

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 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 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

90 Days for Cancellation and Non-Renewal except 14 Days for Non-Payment of Premium

PREMIUM:

\$489,000.00	Premium Excluding TRIPRA
\$ 3,900.00	Terrorism Risk Insurance Program Reauthorization Act of 2015 (TRIPRA) Premium
\$ 8,881.20	1.8% Kentucky Surcharge
\$ 24,670.00	5% Municipal Tax
\$526,951.20	Total Premium Including Local Government Municipal Tax and Kentucky Surcharge

Minimum Premium is 90% of the Deposit Premium

AVIATION

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

Carrier Name: **Old Republic Insurance Company**

A.M. Best Rating: **A+:XI as of October 3, 2014**

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.

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
GFMEEX	Mexico - Warning

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

Optional Additional Coverage: War/Extended Coverage - \$689.00

AVIATION CONTINUED

Optional Quote including Hull and Extra Equipment:

FAA #	Make & Model	Total Seats Incl. Crew	Insured Value (Hull Coverage)	Deductibles Not In Motion	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 DESCRIPTION

Type	Value
FLIR	\$350,000
SX30 Nightsun	\$ 80,000
Mobile Data Com	\$ 17,000
Techisonic Radio	\$ 44,000
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	

AVIATION CONTINUED

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.

Optional Additional Coverages: Additional Premium will apply – refer to Spreadsheet

Hull War	.04% of Hull value – each aircraft
Hull TRIA	.04% of Hull value – each aircraft
War/TRIA Hull Combined	.06% hull value – each aircraft
Liability War	8% of liability premium – each aircraft
Liability TRIA	8% of liability premium – each aircraft
War/TRIA Liability Combined	10% of liability premium – each aircraft

The following endorsements will attach if the optional coverages are accepted/purchased by the Insured:

CEPAM	Exception to Terrorism Exclusion Endorsement
AVHWR	Aircraft Hull War and Allied Perils Endorsement
AV52E	Extended Coverage Endorsement – Aircraft Liability 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

Lienholders: As required - need advises of names and loan amounts Additional Insureds: As required and advised to Phoenix Aviation Managers, Inc. approval

Annual Premium: \$ 29,696 – Excluding War/TRIA
\$ 535 – Kentucky Surcharge

Optional Additional Coverage:

\$826 - WAR/TRIA Liability Coverage
\$450 - WAR/TRIA Hull Coverage

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 22, 2014**

Contract Terms

Option 1074093666

Liability Period	07/01/2015 - 07/01/2016
Payroll Reporting Period	07/01/2015 - 07/01/2016
Payroll	\$155,060,940
Manual Premium	\$4,469,353
Standard Premium	\$4,469,353
Self-Insured Retention	\$1,000,000
Specific Limit	Statutory
Employers Liability Limit	\$1,000,000 per Occurrence
Premium Rate	\$0.21 (Rate \$100 Payroll)
Deposit Premium	\$325,628
Minimum Premium	\$325,628
Pay Plan	Annual Payment

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

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.)

EXCESS WORKERS' COMPENSATION CONTINUED

Kentucky

10/01/2014 Advisory Loss Costs, NCCI as of 07/01/2015

Surcharge 1.5000 included in rate

Code	Classification	Exposure	Rate	Premium
0106	Tree Pruning, Spraying, Repairing & Drivers	\$182,579	11.93	\$21,782
5191	Office Machine / Appl Installation, Inspection, Adjustment, or Repair	\$170,817	.89	\$1,520
5506	Street or Road Construction: Paving or Repaving & Drivers	\$1,304,233	8.67	\$113,077
6306	Sewer Construction All Operations	\$281,579	4.56	\$12,840
7580	Sewage Disposal Plant Operation & Drivers	\$6,148,911	3.57	\$219,516
7610	Radio or Television Broadcasting Station - All Employees & Clerical, and Drivers	\$649,381	.48	\$3,117
7710	Firefighters & Drivers	\$34,163,024	4.34	\$1,482,675
7720	Police Officers & Drivers	\$49,838,166	2.49	\$1,240,970
8380	Automobile Service or Repair Center & Drivers	\$1,925,230	3.03	\$58,334
8742	Salesperson, Collectors, or Messengers - Outside	\$0	.48	\$0
8810	Clerical Office Employees NOC	\$27,947,002	.18	\$50,305
8820	Attorney - All Employees & Clerical, Messengers, Drivers	\$1,137,654	.21	\$2,389
8864	Social Service Organization - All Employees & Salesperson, Drivers	\$2,711,922	1.95	\$52,882
8869	Child Day Care Center - Professional Employees and Clerical, Salespersons	\$1,181,538	1.07	\$12,642
9015	Building - Operation by Owner or Lessee	\$2,986,874	3.86	\$115,293
9063	YMCA, YWCA, YMHA or YWHA Institution - All Employees & Clerical	\$0	.99	\$0
9102	Parks NOC - All Employees & Drivers	\$8,485,770	3.65	\$309,731
9403	Garbage, Ashes or Refuse Collection & Drivers	\$8,299,610	7.49	\$621,641
9410	Municipal, Township, County or State Employee NOC	\$7,646,650	1.97	\$150,639
	Totals	\$155,060,650		\$4,469,353

CRISIS PROTECTION



Domestic Crisis Management and International Extraction

Safety National Crisis Protection is a crisis management and extraction benefit provided exclusively for Safety National's Excess and Large Deductible Workers' Compensation customers. If your business undergoes a qualifying "Domestic Crisis Event" that directly involves your business and involves the death of two or more of your employees, Safety National will either pay one of our approved vendors to assist with crisis management or reimburse you directly for the approved costs incurred with a vendor of your choice. If you experience a qualifying "International Extraction Crisis Event" that requires international employee extraction, we will reimburse you directly for the approved costs.

How Does It Work?

If a qualifying "Domestic Crisis Event" or "International Extraction Crisis Event" occurs, Safety National Crisis Protection will help you minimize post-crisis risk to the organization, its stakeholders and employees directly involved in the event (including immediate family of the involved employee). The annual, aggregate limit for these complimentary benefits, or any combination of the two, is \$50,000. These benefits are accessible when you need them and are provided by Safety National free of charge.

"Domestic Crisis Events" Include:

Multiple employee deaths (two or more) resulting from the following man-made events:

- ▶ Explosion
- ▶ Arson
- ▶ Bombing
- ▶ Workplace Violence
- ▶ Structural Fire
- ▶ Vehicular Accident

Multiple employee deaths (two or more) resulting from the following natural disasters:

- ▶ Tornado
- ▶ Explosion
- ▶ Wildfire
- ▶ Structural Fire
- ▶ Earthquake and any Resulting Tsunami
- ▶ Hurricane
- ▶ Flood

"International Extraction Crisis Events" Include:

Employee extraction necessitated by the following:

Man-Made Events:

- ▶ Explosion
- ▶ Arson
- ▶ Bombing
- ▶ Riot
- ▶ Government Collapse & Political Unrest

Natural Disasters:

- ▶ Tornado
- ▶ Explosion
- ▶ Wildfire
- ▶ Earthquake and any Resulting Tsunami
- ▶ Cyclone/Typhoon/Hurricane
- ▶ Flood

Benefits:

- ▶ Provided at no cost to policyholders, with a \$50,000 annual, aggregate benefit limit for a qualifying "Domestic Crisis Event," a qualifying "International Extraction Crisis Event" or any combination of the two.
- ▶ A 24-hour crisis hotline to preferred and approved "Domestic Crisis Event" vendors.
- ▶ Benefit extends to immediate family of an employee that is directly involved in the "Domestic Crisis Event."
- ▶ The benefit can be used for qualified "Domestic Crisis Events" to help you with:
 - Crisis Management
 - Crisis Response
 - Public Relations
 - Emergency Psychological Treatment
- ▶ Includes crisis communication and media management.
- ▶ Short-term counseling and referral for directly involved employees and their immediate family.



For more information about Safety National Crisis Protection, please visit www.safetynational.com/crisis_protection. If you have additional questions about this free benefit, please contact us at crisisprotection@safetynational.com.

TOKIO
MARINE
GROUP



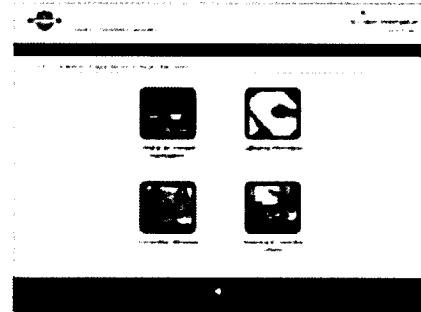
MAP Client Services

PREVENTION

Tools to help prevent injuries before they occur, save lives and reduce organizational costs.

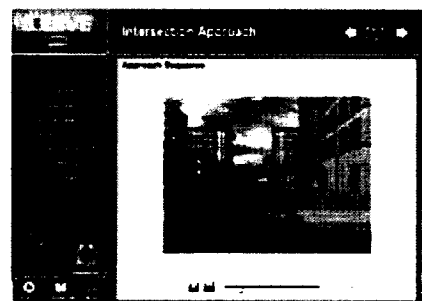
Safety Training Source

This self-paced, online employee learning management system provides courses that can be assigned to employees or entire departments, enabling you to track their progress and overall scores. Over 150 courses are included with select items available in Spanish.



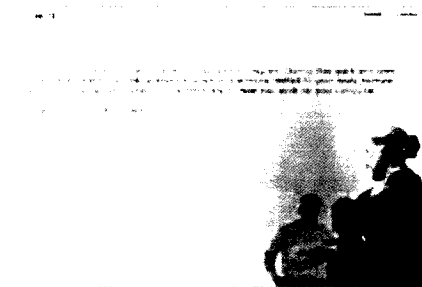
S:ERVE

Safety: Emergency Responder Vehicle Education (S:ERVE) is an online driver simulation and curriculum created to educate law enforcement, firefighters, and EMS personnel to drive at their safest in emergency response scenarios in an effort to reduce collision rates.



Remedy Interactive

This online tool promotes workplace wellness by helping employees work more comfortably at their computers and workstations with self-help ergonomic tools. It is designed to help decrease injury-related costs, drive down absenteeism and better address OSHA compliance.



Also Available Through MAP Client Services:

- Risk control services that include access to a network of safety experts and consultants.
- Vendor discounts available for a variety of safety management and training materials.



Visit www.SafetyNational.com/map for more details or call 888-995-5300.





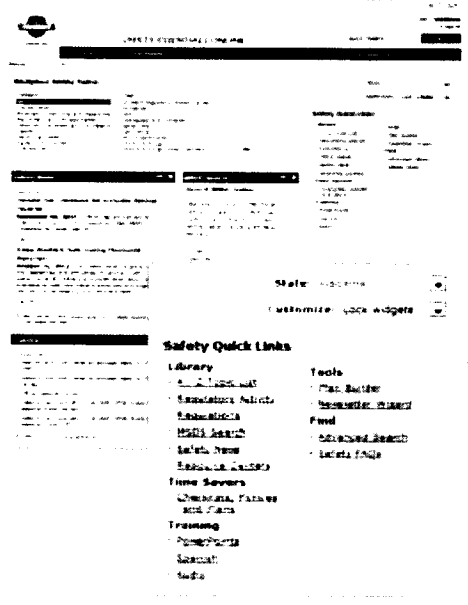
MANAGEMENT

Resources that offer a wealth of information to improve workplace safety.

Safety Essentials Online

This online service provides resources to help improve safety and health compliance, best practices, policies and written programs. It includes:

- Customizable and downloadable training tools
- Explanations of applicable laws and regulations
- Daily regulatory updates
- Best practices case studies and whitepapers
- Daily safety news articles
- Ask the Experts Q&A database
- An online database of over 4 million SDSs
- Customizable newsletter templates
- A safety Plan Builder library



ANALYSIS

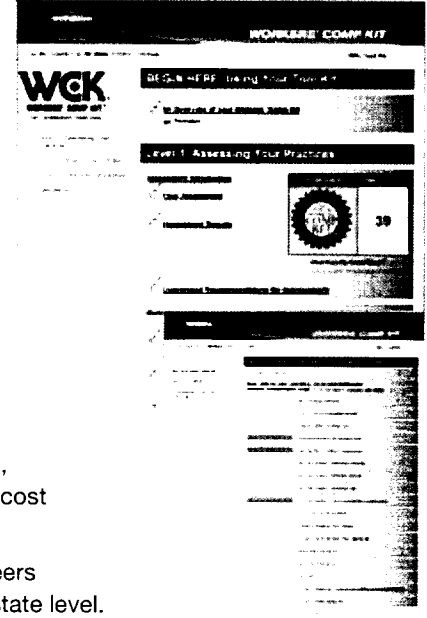
Methods to measure and analyze the effectiveness of your workers' compensation cost containment program.



Workers' Comp Kit®

This online self evaluation will help identify success of program components, provide cost comparisons and program improvement solutions through three major steps:

- **Program Evaluation** – to help determine how well your workers' compensation program aligns with industry best practices in terms of managing and controlling claims costs.
- **Cost Reduction** – with access to over 60 tools such as letters, presentations, forms and worksheets to assist in reducing the cost of claims after they've occurred.
- **Benchmarking** – the ability to compare your losses to your peers on a national level within one of 14 industry averages or on a state level.



Visit www.SafetyNational.com/map for more details or call 888-995-5300.



Safety National Best Doctors CatCare Program



Safety National offers its policyholders CatCare, a Catastrophic Injury Claims program that provides real-time guidance from top experts in trauma, rehabilitation and other specialties, helping reduce errors and ensure that best practices are being followed. Our policyholders can take advantage of this program regardless of whether or not the Self-Insured Retention or deductible is ultimately breached. This partnership combines the claim management expertise of Safety National with the expert medical resources of Best Doctors providing a pro-active approach to achieve the best possible clinical outcomes on the most challenging and costly workers' compensation claims.

CatCare Program Scope

CatCare Goals:

- ▶ Ensure accurate diagnoses and highest standard of care
- ▶ Make sure the patient gets the right care, at the right time, at the right facility, at every stage of recovery
- ▶ Early identification of critical medical issues and potential problems
- ▶ Reduction or elimination of costly, long-term medical surprises that often arise in catastrophic cases

The CatCare program includes:

- ▶ Input from nationally-recognized trauma clinicians within one business day of referral
- ▶ Case management by nurses experienced in catastrophic injuries
- ▶ Ongoing review and analysis by world-class specialists, including expert physiatry consultation during the rehabilitation process
- ▶ Understanding the "big picture" versus obtaining fragmented information
- ▶ Continuing communication between the claims team, nurse case manager, and Best Doctors clinicians
- ▶ Real-time updates on progress through the Best Doctors secure web reporting tool
- ▶ Monthly reports identifying outstanding medical issues and recommendations



Best Doctors®



Visit www.SafetyNational.com for more details or call 888-995-5300.

TOKIO
MARINE
GROUP

Case Referral Criteria

All current Specific Excess and Large Deductible Workers' Compensation policyholders will be eligible, regardless of Self-Insured Retention or deductible amount.

Eligible Injury Types:

- ▶ Traumatic Brain Injury
- ▶ Spinal Cord Injury
- ▶ Major Amputation
- ▶ Serious Burns
- ▶ Serious Multiple Trauma (single employee)



Best Doctors®

Safety National will work with the policyholder and TPA to determine whether or not a claim meets one of the definitions of a Catastrophic Injury Claim.

Claim Reporting and Fees

To be eligible for the program, a Catastrophic Injury Claim must be reported to Safety National within three business days of the accident.

If a Catastrophic Injury Claim meets the reporting requirement, Safety National will pay 100% of the cost associated with the first month of Best Doctors service, regardless of whether or not the claim ultimately exceeds the Self-Insured Retention or deductible. The first month of this service is often the most expensive for the policyholder.

This program is completely voluntary. Coverage terms under the applicable policy will not be affected should the policyholder decline Best Doctors services.

For more information on the Safety National and Best Doctors CatCare program please visit us at www.safetynational.com or contact:

Sherri Hickey
Medical Management Director
Safety National
E-mail: catcare@safetynational.com



Visit www.SafetyNational.com for more details or call 888-995-5300.



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 27, 2015**

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 Insurance	\$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 (11/09)

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.)

NETWORK SECURITY ("CYBER") LIABILITY CONTINUED

Additional Conditions / Endorsements / Exclusions:

Form # 101017 12/13 – Cyber Extortion Coverage Section
Form # 101018 12/13 – Event Management Coverage Section
Form # 101021 12/13 – Network Interruption Coverage Section
Form # 101024 12/13 – Security and Privacy 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 # 99758 08/08 – Notice of Claim (Reporting By E-Mail)
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 # 105561 09/11 – Privacy Event Coverage Amendatory Endorsement
1,000,000 Affected Persons
100 Minimum Affected Persons
Approved Vendor: Intelligent Business Concepts, Inc.(IBC)
Form # 78859 10/01 – Forms Index Endorsement
Form # 115808 12/13 – Cyberedge Cyber Media Coverage Endorsement
Form # 113428 02/14 – Cyberedge Loss Prevention Services Endorsement
Form # 117895 05/14 – Cyberterrorism Coverage Endorsement
Form # 105170 12/13 – PCI-DSS Assessment Coverage Endorsement \$250,000

Premium: \$26,712.00
Kentucky Surcharge: \$482.00
Municipal Tax: \$1,336.00

Total: \$28,530.00

Optional Quotes:

1. To increase the Event Management Insurance limit from \$250,000 to \$1,000,000 and add Event Response/Electronic Data Sublimits Endorsement with a \$1,000,000 Electronic Data Sublimit and \$250,000 Event Response Sublimit would be an additional premium of \$937.00, for a Total Premium including tax of \$29,467.00
2. To increase the Limit of Liability from \$2,000,000 to \$5,000,000 and increase the Retention to \$150,000 would be an additional premium of \$25,525.00, for a Total Premium including tax of \$54,055.00. A warranty letter would be required for Higher Limits.



J. Smith Lanier & Co.
Insuring People and Business Since 1868



THE BASICS OF **Cyber Liability**

Privacy Liability

Privacy Liability is meant to provide coverage for the failure to protect Personal Identifiable Information (PII aka Personal Confidential Information) or certain corporate info; also provides coverage for regulatory proceedings brought by a government agency alleging the violation of any state, federal, or foreign identity theft or privacy protection legislation.

Data Breach Fund

- Forensic Expenses: Covers expenses to retain third party computer forensics services to determine the scope of a failure of Network Security.
- Compliance and Notification Expenses: Covers expenses to comply with privacy regulations including costs to notify customers whose sensitive PII has been breached.
- Crisis Management Expenses: Covers expenses to obtain legal, public relations or crisis management services to restore the company's reputation.
- Credit Monitoring Expenses: Covers the cost of credit monitoring, credit freezing or fraud alert service expenses for breaches of true identity data.

Network Security Liability

Network Security Liability covers any liability of the organization arising out of the failure of network security, including unauthorized access or unauthorized use of corporate systems, a denial of service attack, or transmission of malicious code.

Network Extortion

Network Extortion covers extortion monies and associated expenses arising out of a criminal threat to release sensitive information or bring down a network unless consideration is made.

Internet Media Liability

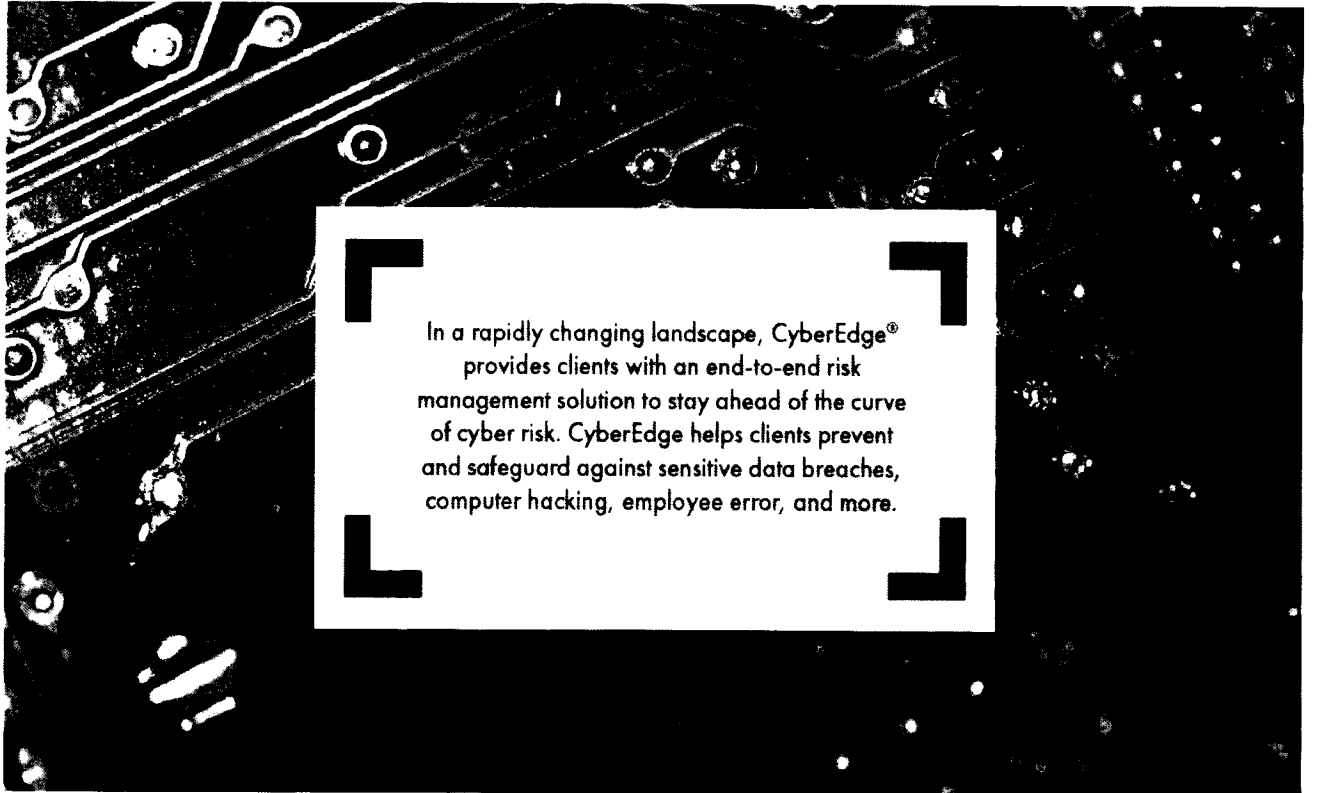
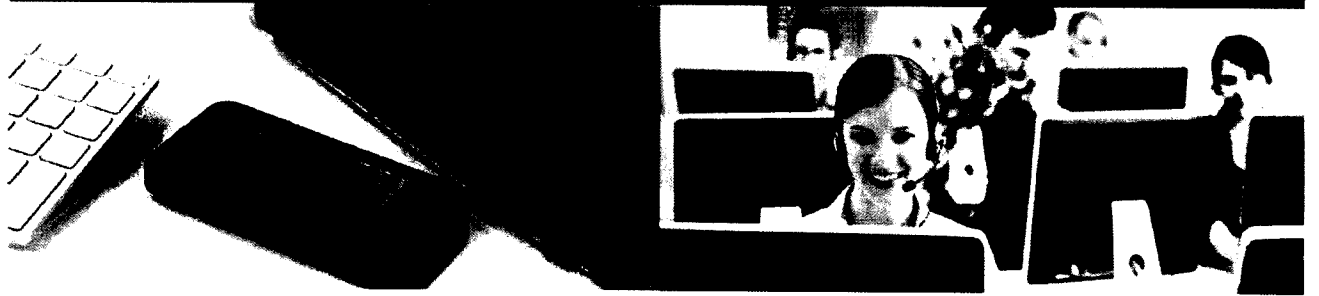
Internet Media Liability covers infringement of copyright or trade mark, invasion of privacy, libel, slander, plagiarism, or negligence by the organization from the content on it's internet website.

Regulatory Proceeding

Regulatory Proceeding includes a request for information, demand or civil investigation and is not limited to a regulatory proceeding.


















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



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

End-to-End Risk Management Solution

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

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

Tools for Tomorrow

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

CyberEdge Mobile App for iPhone®, iPad®, and Android

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



Going Global

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



User Friendly

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

Infrastructure Vulnerability Scanning

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

In addition, the infrastructure vulnerability scanning service:

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



Key Components

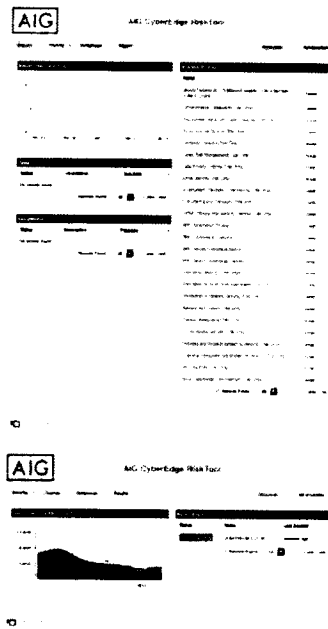
- Real-time, periodic scans powered with IBM's advanced scanning engine
- Agent configuration for remote systems of the organization
- Extensive system remediation and reporting capabilities
- 24x7x365 support and incident response

CyberEdge RiskTool

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

Risk management modules include:

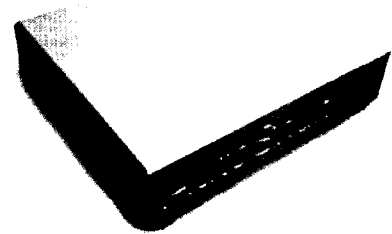
- **Security:** Provides an interface where an IT department can manage a company's shunning technology, which blocks known cyber criminals from communicating with a company's network.
- **Training:** Includes pre-populated training content and tests with an online assignment engine to deploy employee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



Proactive Shunning Service RiskAnalytics

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

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



An example of the AutoShun hardware device.

Responsive Guidance When Needed Most

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

The CyberEdge Breach Resolution Team Provides

Rapid Support When Needed the Most

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

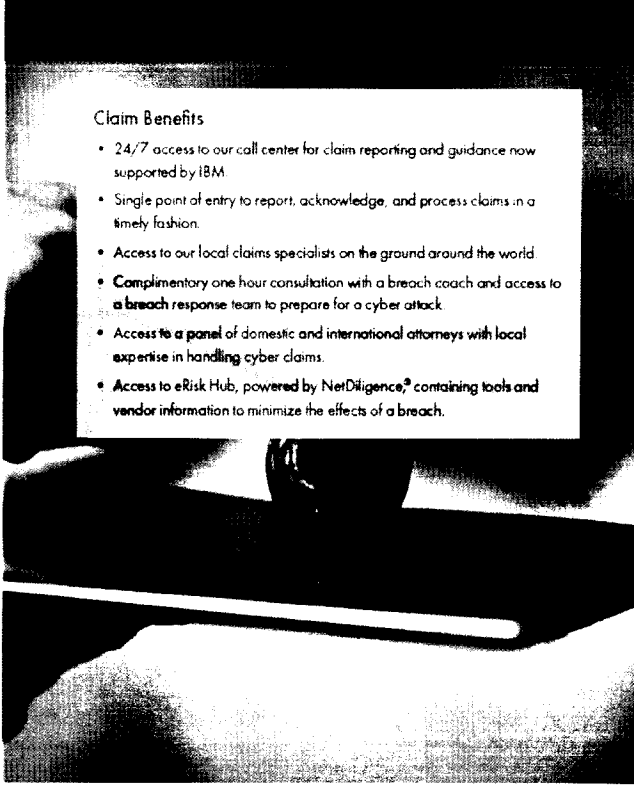
Long-Established Expert Vendor Network

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

Unprecedented Claims Handling Experience

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

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



Claim Benefits

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

Key Coverage Advantages

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

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

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

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

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



Cyber Risk Travels the World

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

Better, Faster, and More Efficient Global Protection

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

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

A Less Complex Way to Address Global Cyber Security Exposure

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

Limit coverage and policy management terms to state. Contact the local policy team for more information. © 2017 AIG

Did You Know?

Local laws and regulations sometimes:

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

Passport for CyberEdge Destinations

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

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

More information and applications are available for Bizjet.

Want to Learn More?

Email us at [CyberEdge@aig.com](mailto:cyberedge@aig.com) • Visit us at www.aig.com/CyberEdge • Download the CyberEdge Mobile App



[in](#) Follow CyberEdge [t](#) Follow BAIG Insurance



Bring on tomorrow

www.aig.com/CyberEdge

CyberEdge.aig.com

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

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

AIG is the most widely known in the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. (the "International Group"), please visit our website at www.aig.com. All products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Products or services may not be available in all countries, and coverage is subject to individual policy language. Not all insurance products and services may be provided by independent third parties. Certain property-casualty coverages may be provided by surplus lines broker-surgeplus lines insurers do not generally participate in state guaranty funds, and insureds are therefore not protected by such funds.

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POLLUTION LEGAL LIABILITY

Named Insured: **Lexington-Fayette Urban Co Government**
Carrier Name: **AIG Specialty Insurance Company (Non-Admitted)**
A.M. Best Rating **A:XV as of February 27, 2015**

Coverage Form

Claims Made Form
Retroactive Date: July 1, 2011*

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

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

Deductible: \$75,000 Each Incident

Locations:
See Property Schedule

Coverage Summary

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

Claims Made Basis

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

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

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

Endorsements

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

POLLUTION LEGAL LIABILITY CONTINUED

Additional Conditions / Endorsements / Exclusions:

Form # 91968 12/06 - Notice of Loss/Notice of Claim
Form # 77310 11/13 - AIGSIC PLL Commercial Declarations
Form # 106931 09/11 - PLL Muni Protect with Minimum Earned Premium Endorsement
Form # 113016 10/12 - Pier Network Provider Deductible Reduction Endorsement
Form # 110451 02/13 - Landfill Coverage Amendatory Endorsement
Form # 109876 09/12 - Schedule of Approved Crisis Management Firms Endorsement
Form 97220 01/08 - Acquired Properties Endorsement
Form # 97640 03/08 - Terrorism Exclusion - All (Including Certified Acts of Terrorism) Valid only if TRIA is accepted
Form # 97637 03/08 - Terrorism Exclusion with Certified Acts Exception Purchased Endorsement
Form # MNSCPT 05/15 - Retroactive Date Endorsement

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

Total: \$20,341.20

Optional Quotes:

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

PREMIUM SUMMARY

DESCRIPTION OF COVERAGE	EXPIRED PREMIUM	RENEWAL PREMIUM
Property	\$ 323,643.04	\$ 323,658.83
Retained Limit Liability	\$ 513,900.00	\$ 526,951.20
Excess Workers Compensation	\$ 299,778.00	\$ 325,628.00
Aviation	\$ 8,772.00	\$ 8,772.00
Cyber Liability	\$ 28,814.00	\$ 28,530.00
Pollution Legal Liability	\$ 19,954.28	\$ 20,341.20
Total Premium	\$1,194,861.32	\$1,233,881.23

Notes:

- Premium increase overall approximately 3%
- Property values increased \$5,936,873 (approximately 1%) from \$810,528,380 to \$816,465,253
- Number of vehicles increased approximately 3% from 1,630 to 1,684
- Budget increased 3% from FY 14 - \$525,340,661 to FY 15 - \$540,053,080
- There has been a significant development in reserves on several large Workers' Compensation and Auto Liability Claims

SUMMARY OF OPTIONAL QUOTES

Property:

Optional quote to increase the Motor Vehicle Limit from \$25,000,000 to \$50,000,000 would be an additional premium including estimated tax of \$8,325.17 for a Total Premium including tax of \$331,984.00

Aviation:

1. Optional quote to include War Liability premium on Liability only quote would be an additional \$689.00 for a Total Premium of \$9,461.00
2. Optional quote to include hull coverage and equipment coverage as per proposal would be an additional premium including tax of \$21,459.00 for a Total Premium including tax of \$30,231.00
3. Optional quote to include War Liability premium on quote which includes hull and equipment coverage would be an additional \$1,276.00 for a Total Premium including tax of \$31,507.00

Cyber Liability:

1. To increase the Event Management Insurance limit from \$250,000 to \$1,000,000 and add Event Response/Electronic Data Sublimits Endorsement with a \$1,000,000 Electronic Data Sublimit and \$250,000 Event Response Sublimit would be an additional premium of \$937.00, for a Total Premium including tax of \$29,467.00
2. To increase the Limit of Liability from \$2,000,000 to \$5,000,000 and increase the Retention to \$150,000 would be an additional premium of \$25,525.00, for a Total Premium including tax of \$54,055.00. A warranty letter would be required for Higher Limits.

Pollution Legal Liability:

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

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 insolvent.
	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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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

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.



714-15
R-371-2015



Lexington-Fayette Urban County Government
DEPARTMENT OF CHIEF ADMINISTRATIVE OFFICER

Jim Gray
Mayor

Sally Hamilton
Chief Administrative Officer

TO: Jim Gray, Mayor
Members, Urban County Council
Sally Hamilton, CAO

FROM: **Patrick R. Johnston**
Patrick R. Johnston, Director
Division of Risk Management

DATE: May 22, 2015

RE: **FY 2016 Property & Casualty Insurance Renewals**
Aviation, Excess Liability (AL/GL/POL), Excess Property, Cyber Liability, Pollution Liability,
And Excess Workers' Compensation

The current excess insurance policies listed in the "Policy" Column in Table 1 below will expire at midnight on June 30, 2015.

The policies listed in Table 1 have been recommended for renewal by LFUCG's broker J SMITH LANIER & CO- LEXINGTON/Powell Walton Milward. In addition, the Aviation Hull Damage Policy is being recommended for the two helicopters in consideration of the combined helicopter and on-board equipment values.

Table 1

FY 2016 - LFUCG Excess Property & Casualty Proposals					
Policy	FY 2015 Broker/Carrier	FY 2015 Premium + Surcharges	FY 2016 Recommended Broker/Carrier	FY 2016 Premium + Surcharges	Difference +/-
Aviation Liability	J SMITH LANIER & CO LEXINGTON/Powell Walton Milward/ Old Republic Insurance Company	\$8772.00	J SMITH LANIER & CO LEXINGTON/Powell Walton Milward/ Old Republic Insurance Company	\$8772.00	0.00
Aviation Hull Damage	None	None	J SMITH LANIER & CO LEXINGTON/Powell Walton Milward/ Old Republic Insurance Company	\$21,459.00	+\$21,459.00
Liability - GL/POL/AL/LE	J SMITH LANIER & CO LEXINGTON/Powell Walton Milward/ American Alternative Insurance - Munich Re	\$513,900.00	J SMITH LANIER & CO LEXINGTON/Powell Walton Milward/ American Alternative Insurance - Munich Re	\$526,951.00	+\$13,051.00
Property	J SMITH LANIER & CO LEXINGTON/Powell Walton Milward/ Affiliated Factory Mutual (FM)	\$323,643.04	J SMITH LANIER & CO LEXINGTON/Powell Walton Milward/ Affiliated Factory Mutual (FM)	\$323,658.83	+\$15.79 Property Values increased \$5.9mil

Cyber Liability	J SMITH LANIER & CO LEXINGTON/ Powell Walton Milward/ National Union Fire Insurance Company of Pittsburg, PA	\$28,814.00	J SMITH LANIER & CO LEXINGTON/ Powell Walton Milward/ National Union Fire Insurance Company of Pittsburg, PA	\$28,530.00	(\$284.00)
Pollution Legal Liability	J SMITH LANIER & CO LEXINGTON/ Powell Walton Milward/ AIG Specialty Insurance Company	\$19,954.28	J SMITH LANIER & CO LEXINGTON/ Powell Walton Milward/ AIG Specialty Insurance Company	\$20,341.00	+\$386.72
Workers' Compensation	J SMITH LANIER & CO LEXINGTON/ Powell Walton Milward/ Safety National Casualty Corporation	\$299,778.00	J SMITH LANIER & CO LEXINGTON/ Powell Walton Milward/ Safety National Casualty Corporation	\$325,628.00	+\$25,850.00
Totals		\$1,194,861.32		\$1,255,339.83	+\$60,478.51 or +5%

The recommended Insurance Policies represent **\$1,255,339.83** in premiums for FY 2016. This is an increase of \$60,478.51. (5%) compared to FY 2015 premiums. The majority of the increases are due to the added Aviation Hull Damage (\$21,459.00); Workers' Compensation (\$25,850.00); and General Liability (\$13,051.00) as noted in **Table 1**.

The following Self-Insured Retentions, Deductibles, and Limits apply as noted in **Table 2**.

Table 2

Policy	Self-Insured Retention/Deductibles/Limits
Aviation Liability	\$20,000,000 Combined Single Liability Limit for two Police helicopters with single and aggregate medical limits of \$10,000 and \$40,000 respectively.
Aviation Hull Damage	\$0.00 Not in Motion; 1% (\$8760.00) of hull/equipment value (\$876,000)
Liability (Auto/General/Public Officials/Law Enforcement)	\$2,000,000 Self-Insured Retention (SIR) per occurrence, \$5 million limits
Cyber Liability	\$100k deductible with \$2million Limits
Pollution Liability	\$75k deductible with \$1million Limits
Property (Buildings, Contents, Boiler & Machinery, Property in the Open, Vehicles, Animals)	\$250,000 Deductible per occurrence with various sub-limits for flood, earthquakes and auto property damage with a \$500,000,000 all perils limit per occurrence.
Workers' Compensation (LFUCG Employees)	\$1,000,000 Self-Insured Retention (SIR) per occurrence.

The funds for insurance premiums are included in the proposed FY 2016 budget – Property & Casualty Insurance Premiums Account, **Table 3** as estimated by the Division of Accounting.

Table 3

Fund	Cost Allocation	Premium	Allocation By Fund
1101-XXXXXX-XXXX-73101	74.93%	\$1,255,339.83	\$940,626.13
1115-XXXXXX-XXXX-73101	4.78%	\$1,255,339.83	\$60,005.24
4002-XXXXXX-XXXX-73101	20.14%	\$1,255,339.83	\$252,825.44
4051-XXXXXX-XXXX-73101	.15%	\$1,255,339.83	\$1883.01

Your approval is respectfully requested for authorization to bind coverage with the recommended insurance carriers.

Cc: Glenn Brown, Deputy CAO
Janet Graham, Commissioner – Department of Law
Thomas Sweeney, Claims Manager – Department of Law
Todd Slatin, Director – Division of Purchasing
Lindsey Luker, Risk Management Accountant – Division of Accounting
Lutcher Sinclair, Risk Management Analyst – Division of Risk Management – Department CAO
ATTACHMENTS (7) – Listed Policies from Table 1
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