
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