

# PROPOSAL OF INSURANCE AND RISK MANAGEMENT

*Prepared for:*

**Lexington-Fayette Urban County  
Government**

*Policy Period: July 1, 2022 to July 1, 2023*



**MarshMcLennan  
Agency**

*Presented by:*

**Will Milward  
Senior Vice-President**

**Brenda Stickrod  
Senior Account Manager**

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

May 18, 2022

---

## SERVICE TEAM

---

At Marsh & McLennan Agency LLC, we believe the best way to effectively give your business the service it deserves is through a team effort. Our client service team concept is designed to give you consistent, knowledgeable service which can only occur by working with trained professionals.

### *Marsh & McLennan Agency LLC*

360 East Vine Street  
Lexington, Kentucky 40508

Main Phone Number: 859-254-8023

Main Fax Number: 859-254-8020

### COMMERCIAL LINES TEAM

<b>Will Milward, CIC</b> <a href="mailto:will.milward@marshmma.com">will.milward@marshmma.com</a>	<b>Senior Vice-President</b>	<b>859-244-7628</b>
<b>Brenda Stickrod</b> <a href="mailto:brenda.stickrod@marshmma.com">brenda.stickrod@marshmma.com</a>	<b>Senior Account Manager</b>	<b>859-244-7684</b>
<b>Sandy LaFollette</b> <a href="mailto:sandy.lafollette@marshmma.com">sandy.lafollette@marshmma.com</a>	<b>Senior Vice-President, Marketing</b>	<b>859-244-7622</b>

### CLAIMS

<b>Kate McAllister</b> <a href="mailto:kate.mcallister@marshmma.com">kate.mcallister@marshmma.com</a>	<b>Claim Analyst</b>	<b>859-244-7623</b>
--	----------------------	---------------------

---

## SERVICE COMMITMENT

---

*Marsh & McLennan Agency*, is committed to the client. We enjoy what we do and it shows in our work. Some of our more important qualities include:

- **A team of qualified insurance professionals**
  - Periodic evaluation of your insurance program
  - Certificates of Insurance
  - Policy forms, wording, and endorsements
  - Contracts (Insurance/Indemnification provisions)
  
- **Claims Management Services**
  - Resolve coverage issues
  - Claims reporting procedures
  - Timely settlements
  
- **Engineering Services**
  - Site surveys
  - Develop new or refined safety programs
  - Safety Training
  - Review Carrier recommendations for feasibility and effectiveness

---

## CLIENT PORTAL

---

Client Portal is your personalized website that allows you to effortlessly click, connect, and communicate with Marsh & McLennan Agency LLC. It is designed to offer you time-saving tools and resources that build convenience into managing your everyday work tasks. Whether you want to view documents online, participate in plan/program surveys, or connect with over 300,000 peers in your industry, this is the place to be. It's easily accessible, hardworking, and just one of the many value-added services available when you partner with Marsh & McLennan Agency LLC.

### Property and Casualty Client Features

- Choose from hundreds of Property & Casualty resources
- Property & Casualty Document Library and Newsletters
- Links to well-known, official industry websites
- Access Workers' Compensation statutes for all 50 states
- OSHA Compliance and create and maintain your OSHA log electronically
- Benchmark Surveys & Statistics

### Benefit Client Features

- HR-related topics including a powerful search engine for quick and easy access
- Direct link to federal and state legislation guides
- Frequently Asked Questions (and Answers)
- Instant access to downloadable articles
- Benchmark Surveys & Statistics
- Compliance & Plan Designs
- Employee Communication & Education
- Links to well-known and official industry websites

### Collaboration Center

- Our document posting capabilities allow a seamless exchange of information sharing from our agency to you.
- Accessible 24/7, postings from our agency are timely, relevant, and easy to locate in one convenient place online.

### Survey Benchmarking

- Participate in benefit plan and/or Property & Casualty program surveys.
- Allows you to determine how your plans and programs compare to employers across the U.S.

### Community

- You can share information and resources through an interactive forum that allows you to post questions, provide insight into other users' questions, and allows you to track responses based on topics or individual questions.
- Community postings are organized by topic so you can source information quickly and easily.

### Exchange Internal Documents Online

- Access to information housed in one area
- Simplifies updates to reports, worksheets, questionnaires and policies

---

## SCHEDULE OF NAMED INSUREDS

---

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

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

Lexington-Fayette Urban County Government

---

## COMMERCIAL PROPERTY

---

Named Insured: Lexington-Fayette Urban County Government  
Carrier Name: Affiliated FM Insurance Company  
A.M. Best Rating: A+: XV as of January 13, 2022

Coverage written on:

- Property Specific Basis –  
1265 Manchester Street, Lexington, KY – Real Property Sublimit - \$675,000
- Property Blanket Basis

<u>Blanket Coverage Description</u>	<u>Limit</u>
Combined Building & Personal Property	\$500,000,000

Based on Total Insured Value - \$1,188,292,077 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:**

Earthquake (per provided occurrence for all coverages) - \$250,000

Flood (per occurrence for all coverages provided).

A. \$250,000 at all locations except:

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

- 1760 McGrathiana Parkway, Lexington, KY, 40511-1270
- 2500 Bowman Mill Road, Lexington, KY, 40513-9702
- 219 East Third Street, Lexington, KY 40508-1827
- 1400 Gainesway Drive, Lexington, KY 40517-2820
- 635 West Hickman Plant Road, Nicholasville, K 40356
- 200 W Hickman Plant Rd, Nicholasville, KY, 40356
- 1104 Kilrush Drive, Lexington, KY 40504-1307**
- 2401 Richmond Road, Lexington, KY 40502-1309**

Boiler and Machinery - \$100,000

Motor Vehicle Coverage - \$250,000

Fine Arts - \$100,000

Water damage including sprinkler leakage - \$250,000

All Other Losses - \$250,000

**Qualifying Periods:**

24 Hours – Off-Premises Service Interruption – Property Damage and Off-Premises Service Interruption – Business Interruption

48 Hours – Communicable Disease – Property Damage and Communicable Disease – Business Interruption; Data Restoration; Data Service Provider – Property Damage and Data Service Provider – Business Interruption; Owned Network Interruption

**SUB-LIMITS:**

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

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

Accounts Receivable	USD 10,000,000
Animals Coverage	USD 2,500,000, not to exceed USD 50,000 per animal
Arson or Theft Reward	USD 100,000
Attraction Property	USD 100,000
<b>boiler and machinery</b>	Policy Limit
Brand Protection	Policy Limit

Business Interruption	USD 10,000,000, not to exceed the following: 1. USD 10,000,000 for Gross Earnings, not to exceed 30 days for ordinary payroll 2. USD 10,000,000 for Gross Profits, not to exceed the following: a. 12 months b. 30 days for ordinary payroll 3. USD 10,000,000 for Rental Income 4. USD 10,000,000 for Extra Expense
Change of Temperature	USD 100,000
Civil or Military Authority	30 days
Communicable Disease - Property Damage and Communicable Disease - Business Interruption combined	USD 1,000 annual aggregate, not to exceed 12 months
Contractual Penalties	USD 100,000
Crisis Management	USD 100,000, not to exceed 30 days
Cyber Event	USD 1,000 annual aggregate for Data Restoration and Owned Network Interruption Combined  USD 1,000 annual aggregate for Data Service Provider – Property Damage and Data Service Provider – Business Interruption Combined  USD 50,000 annual aggregate for loss or damage to stock in process or finished goods manufactured by or for the Insured caused by or resulting from cyber event that impacts the processing, manufacturing, or testing of such property or while it is otherwise being worked on.
Data Restoration	USD 50,000 annual aggregate
Data Service Provider - Property Damage and Data Service Provider - Business Interruption combined	USD 50,000 annual aggregate
Debris Removal	Policy Limit
Decontamination Costs	Policy Limit
Deferred Payment	USD 100,000
Demolition and Increased Cost of Construction	Policy Limit
Earth Movement	USD 100,000,000 annual aggregate, not to exceed USD 50,000 annual aggregate for Data Service Provider - Business Interruption, Data Service Provider - Property Damage, Errors and Omissions, Off-Premises Service Interruption - Business Interruption, Off-Premises Service Interruption - Property Damage, Supply Chain and Unnamed Property, combined
Errors and Omissions	USD 10,000,000
Expediting Expenses	USD 10,000,000
Extended Period of Liability	90 days
Fine arts	USD 5,000,000, not to exceed USD 10,000 per item for irreplaceable fine arts
Flood	USD 50,000,000 annual aggregate, not to exceed the following:  USD 2,000,000 annual aggregate for the following locations, combined:  1760 McGrathiana Parkway, Lexington, Kentucky, 40511-1270 2500 Bowman Mill Road, Lexington, Kentucky, 40513-9702, 335 Jimmie Campbell Drive, Lexington, Kentucky, 40504 219 East Third Street, Lexington, Kentucky, 40508-1827 1400 Gainesway Drive, Lexington, Kentucky, 40517-2820 635 West Hickman Plant Rd, Nicholasville, Kentucky 40356



	200 W Hickman Plant Rd, Nicholasville, Kentucky, 40356 1104 Kilrush Drive, Lexington, Kentucky, 40504-1307 2401 Richmond Road, Lexington, Kentucky, 40502-1309, USA, Fayette
	USD 50,000 annual aggregate for Data Service Provider - Business Interruption, Data Service Provider - Property Damage, Errors and Omissions, Off-Premises Service Interruption - Business Interruption, Off-Premises Service Interruption - Property Damage, Supply Chain and Unnamed Property, combined
Green Coverage	USD 50,000 not to exceed 25% of the amount of the property damage loss
Ingress/Egress	USD 1,000,000
Land and Water Clean Up Expense	USD 500,000 annual aggregate
Leasehold Interest	USD 10,000,000
Locks and Keys	USD 100,000
Logistics Extra Cost	USD 100,000
Miscellaneous Equipment	USD 10,000,000
Money and Securities	USD 500,000
Motor Vehicle Coverage	USD 25,000,000
Newly Acquired Property	USD 10,000,000
Off-Premises Service Interruption - Business Interruption	USD 1,000,000
Off-Premises Service Interruption - Property Damage	USD 5,000,000
Owned Network Interruption	Included in cyber event limit
Professional Fees	USD 250,000
Property Removed from a Location	Policy Limit
Protection and Preservation of Property - Business Interruption	Policy Limit
Protection and Preservation of Property - Property Damage	Policy Limit, not to exceed USD 250,000 for security costs
Research and Development	NOT COVERED
Soft Costs	USD 1,000,000
Supply Chain	USD 500,000
Tax Treatment	USD 100,000
Tenants Legal Liability	USD 100,000
Transit	USD 2,500,000, not to exceed USD 250,000 for Business Interruption
Unnamed Property	USD 10,000,000
Valuable papers and records	USD 10,000,000, not to exceed USD 10,000 per item for irreplaceable valuable papers and records

## ADDITIONAL EXCLUSIONS

In addition to the exclusions elsewhere in this Policy, the following exclusions apply unless otherwise stated:

1. Transmission and Distribution Systems Exclusion

Property Excluded is amended to include: transmission and distribution systems, except at a described location but not within the 1,000 feet extension provided by the Property Insured wording.

**SPECIAL TERMS AND CONDITIONS:**

1. Miscellaneous Equipment

This Policy covers the following equipment:

Traffic Equipment, as per the descriptions and values located in the Traffic Equipment schedule on file with the Company.

The Company's maximum liability for any one loss under this Policy for each piece of Equipment will not exceed their respective limit(s) shown above per occurrence.

Miscellaneous Equipment Valuation: On property insured under this coverage, the loss amount will not exceed the actual cash value.

2. Pavement and Roadways Described Location

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

3. Animals Coverage

Coverage provided by this policy is extended to include physical loss or damage to animals while at **described locations**.

PROPERTY EXCLUDED, item 2., is amended to: Growing Crops or standing timber.

Animals Coverage Exclusion: As respects Animals Coverage, the following additional exclusions apply:

This Policy excludes animal mortality, including any physical injury or death caused by other animals, unless directly caused by **named perils**.

Animal Coverage Valuation: On property covered under this coverage, the loss amount will not exceed the lesser of:

- a. The cost to replace the animal with a similar species of animal; or
- b. The value designated for the animal in the most recent statement of values submitted by the Insured; or
- c. The sub-limit for animals.

4. Historical Replacement Cost

LOSS ADJUSTMENT AND SETTLEMENT item L., Valuation, is amended to include:

With respect to buildings designated by a local, state, or federal authority to be of historical significance or of historical value, such rebuilding, repairing or replacement shall be with modern material, workmanship processes, technologies and designs, and shall not include the cost of re-creating outdated, archaic or antiquated materials, workmanship, processes, technologies, or designs, whether or not such cost otherwise would be covered under Section D.ADDITIONAL PROPERTY DAMAGE COVERAGE, Item 10., Demolition and Increased Cost of Construction.

5. United States Certified Act of Terrorism 2015

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

6. Motor Vehicle Coverage

This policy covers:

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

Licensed for highway use.

PROPERTY EXCLUDED, item 7., is amended to:

- 7. Motor vehicles owned by directors, officers and employees of the Insured

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

Mortgagee/Lenders Loss Payable - PRO 66 (4/15)

Subject to the GENERAL CONDITIONS, MORTGAGEE/LENDERS LOSS PAYABLE, loss, if any, under this Policy will be adjusted with and made payable to the Insured and the following, as their interest may appear:

Mortgagee/Lender and Address

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

Location/Interest

With Respects to the Bond Issue

Corporation-LFUCG Public Facilities Corporation  
The Lexington-Fayette Urban County Government  
Public Facilities Corporation  
200 East Main St  
Lexington, KY 40507

Trustee-U.S. Bank, National Association, Louisville, KY  
U.S. Bank  
Global Corporate Trust Services  
One Financial Square  
Louisville, KY 40202 CN-KY-0850

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

I. INDEX OF FORMS:

<u>Title</u>	<u>Form No.</u>	<u>Edition</u>
Declarations Page	PRO DEC 4100	04/15
Declarations	PRO S-1 4100	01/20
All Risk Coverage	PRO AR 4100	06/21
Supplemental United States Certified Act of Terrorism Endorsement	AFM 7312	06/21
Kentucky Amendatory Endorsement	AFM 6504	04/15

## PROPERTY DEFINITIONS

**Actual Cash Value:** This valuation method pays for the cost to repair or replace damaged property with like kind and quality, less reasonable deductions for wear and tear, deterioration, and economic obsolescence.

**Agreed Value:** This coverage is used to remove the coinsurance requirement for covered property. With it your company agrees that the amount of coverage purchased is adequate, and any coinsurance requirements are waived if the limit of insurance equals the agreed value.

**Basic Cause of Loss:** This coverage is used to provide protection for the following causes of loss: fire, lightning, explosion, windstorm, hail, smoke (except from agricultural smudging or industrial operations), aircraft, vehicles, riot, civil commotion, vandalism, sprinkler leakage, sinkhole collapse, and volcanic action.

**Broad Cause of Loss:** This coverage is used to provide protection for the following causes of loss: fire, lightning, explosion, windstorm, hail, smoke (except from agricultural smudging or industrial operations), aircraft or vehicles, riot, civil commotion, vandalism, sprinkler leakage, sinkhole collapse, volcanic action, breakage of glass, falling objects, weight of snow, ice or sleet (except for damage to gutters, downspouts or personal property outside of buildings), and limited water damage.

**Business Income:** This coverage is used to insure against loss of income that you experience because of a suspension of your business when insured property has been damaged by a “covered” peril. If indicated on the proposal, it may also include additional expenses needed to continue business. Refer to the specific Business Income form for any set “period of restoration” limitations.

**Coinsurance:** A policy may contain a coinsurance clause requiring that the limit of coverage be a minimum percentage (usually 80%) of the insurable value of your property. If the amount of insurance carried is less than what is required by this clause, any claim payment may be reduced by the same percentage as the deficiency. For example, covered property worth \$100,000 may require a minimum of 80%, or \$80,000, of coverage for compliance with the policy's coinsurance requirement. If only \$60,000 of coverage is carried (25% less than the required \$80,000), then any loss payment would be reduced by 25%.

**Earthquake:** This coverage is used to provide protection for loss due to earth movement including earthquake shocks and volcanic eruption.

**Flood:** This coverage is used to provide coverage against loss due to water damage arising from flooding, surface water, tides, tidal waves, and the overflow of any body of water.

**Functional Replacement Cost:** This valuation method is used in situations where replacing damaged or destroyed property is impractical, impossible, or unnecessary. It affords you the ability to substitute property which is substantially different in value or cost from the original property. Consequently, you are allowed to carry policy limits lower than what would normally be required.

**Guaranteed Replacement Cost:** When added to your policy, this endorsement guarantees to repair or rebuild a covered building even if the reconstruction costs are greater than the amount of coverage specified for that building.

**Replacement Cost:** This valuation method pays for the cost to repair or replace damaged items with like kind and quality without deduction for depreciation. This is important since you could face a substantial loss if you must replace property at today's prices but receive only the depreciated value of the property that was destroyed.

**Special Cause of Loss:** This coverage will protect covered property against direct physical loss arising from any cause not specifically “excluded”. Example of exclusions are **flood, earthquake**, rust, corrosion, fungi, mold, damage to property being worked on, artificially generated electrical currents, damage by rain, snow, or sleet to property in the open. Refer to the special cause of loss form for additional exclusions.

**Vacancy:** All property policies include a condition that limits or reduces coverage when a building is **vacant** or considered vacant as defined by the insurance policy. For certain causes of loss, coverage is completely eliminated. The policy can include wording that defines a building as considered **vacant** beyond a certain period of time or a certain percentage of the square footage of the building is not used to conduct customary operations. In most cases, policies or coverage forms that apply to commercial property require additional premium and endorsement in order for insurance coverage to continue during a period of **vacancy**.

## STATEMENT OF VALUES

Ins Loc	Name	Address	City	St	Real Property	Personal Property	Total Insured Value
1	Circuit Courthouse	120 North Limestone	Lexington	KY	36,091,100	6,196,651	42,287,751
3	District Courthouse	150 North Limestone	Lexington	KY	37,235,800	6,495,799	43,731,599
5	Annex Garage	150-160 W Main Street	Lexington	KY	5,624,700	744,325	6,369,025
6	Coroner's Office	245 East 2nd Street	Lexington	KY	2,109,000	388,506	2,497,506
7	M And E Warehouse (Leased Facility - LFUCG Contents only)	720 Lancaster Avenue	Lexington	KY	0	2,940,000	2,940,000
8	Government Center	200 East Main Street	Lexington	KY	30,329,900	6,919,156	37,249,056
9	Government Center Garage	204 East Main Street	Lexington	KY	4,443,800	614,038	5,057,838
10	Switow Building	218 East Main Street	Lexington	KY	1,493,400	304,864	1,798,264
11	Operational Control - Traffic Engineering Building	1515 Old Frankfort Pike	Lexington	KY	1,826,600	515,030	2,341,630
	Operational Control - Streets and Road Storage	1515 Old Frankfort Pike	Lexington	KY	62,900	31,637	94,537
11	Transfer Station - Old Transfer Station	1505 Old Frankfort Pike	Lexington	KY	2,719,800	168,800	2,888,600
12	Transfer Station - New Transfer Station	1505 Old Frankfort Pike	Lexington	KY	980,300	29,200	1,009,500
	Hazmat Storage	1505 Old Frankfort Pike	Lexington	KY	82,700	41,628	124,328
12	Streets and Roads - Building 1	1791 Old Frankfort Pike	Lexington	KY	997,600	367,910	1,365,510
13	Streets and Roads - Building 2	1791 Old Frankfort Pike	Lexington	KY	861,700	325,200	1,186,900
14	Streets and Roads - Salt Barn #1	1791 Old Frankfort Pike	Lexington	KY	242,600		242,600
15	Versailles Rd Govt Campus - Rear Bldg - Surplus	1306 Versailles Road	Lexington	KY	1,491,400	832,560	2,323,960
16	Versailles Rd Govt Campus - Front Bldg - Metro Credit Union, Bluegrass Healthcare	1306 Versailles Road	Lexington	KY	8,420,800	1,631,637	10,052,437
17	Versailles Rd Govt Campus - Middle Bldg - Electronic Recycling	1306 Versailles Road	Lexington	KY	1,491,400	832,560	2,323,960
	Versailles Rd Gov't Campus - ATM Pavillion	1306 Versailles Road	Lexington	KY	112,100	122,300	234,400
18	Solid Waste Office Building	675 Byrd Thurman Drive	Lexington	KY	1,584,300	375,714	1,960,014
19	Solid Waste Truck Bay #1	675 Byrd Thurman Drive	Lexington	KY	783,700	405,179	1,188,879
20	Solid Waste Truck Bay #2	675 Byrd Thurman Drive	Lexington	KY	1,480,800	810,358	2,291,158
21	Lexington Recycling Center	360 Thompson Road	Lexington	KY	3,235,900	5,546,900	8,782,800

Ins Loc	Name	Address	City	St	Real Property	Personal Property	Total Insured Value
22	Armstrong Mill Rd Pump St. Submersible Station	2755 Armstrong Mill Road	Lexington	KY	134,980	137,230	272,210
23	Baker Court Pump Station - Can/Packaged Station	1331 Baker Court	Lexington	KY	39,500	27,450	66,950
24	Clays Mill Pump Station - Submersible Station	3330 Clays Mill Road	Lexington	KY	8,830	43,910	52,740
25	Deep Springs Pump Station - Submersible Station	469 Anniston Drive	Lexington	KY	509,700	512,890	1,022,590
28	Dixie #2 Pump Station - Can/Packaged Station	1459 Huntsville Drive	Lexington	KY	78,130	82,340	160,470
31	Electronics Park Pump ST- Can/Packaged Station	609 Bizzell Drive	Lexington	KY	61,540	82,340	143,880
32	Fincastle Pump Station - Submersible Station	1711 Clays Spring Lane	Lexington	KY	10,370	27,450	37,820
33	Georgetown Fire Pump ST - Submersible Station	1136 Finney Drive	Lexington	KY	3,270	27,450	30,720
34	Government Bldg Pump ST - Submersible Station	200 East Main Street	Lexington	KY	10,370	43,910	54,280
36	Greenbrier #2 Pump Station - Can/Packaged Station	3592 Winchester Road	Lexington	KY	79,000	71,360	150,360
37	Griffin Gate #2 Pump Station - Can/Packaged Station	1960 Stanton Way	Lexington	KY	35,900	60,380	96,280
38	Grinder #2 Pump Station - Submersible Station	4260 Airport Road	Lexington	KY	6,540	27,450	33,990
39	Hamburg PL Pump Station - Submersible Station	1936 Pavillon Way	Lexington	KY	52,930	166,870	219,800
40	Hartland #1 Pump Station - Submersible Station	3630 Timberwood Lane	Lexington	KY	30,890	65,870	96,760
41	Hartland #2 Pump Station - Submersible Station	2140 Leafland Place	Lexington	KY	21,170	54,890	76,060
42	Hartland #3 Pump Station - Submersible Station	4904 Hartland Parkway	Lexington	KY	31,320	82,340	113,660
44	Keeneland Pump Station - Submersible Station	4091 Versailles Road	Lexington	KY	52,930	83,100	136,030
45	Lake Tower Pump Station - Submersible Station	543 Laketower Drive	Lexington	KY	16,590	27,450	44,040
46	Lakeshore DR Pump Station - Can/Packaged Station	550 Lakeshore Drive	Lexington	KY	29,890	54,890	84,780
47	Leestown Industrial Pump - Can/Packaged Station	168 Trade Street	Lexington	KY	26,400	54,890	81,290
48	Lexington Manor Pump ST - Can/Packaged Station	850 Byars Avenue	Lexington	KY	10,590	54,890	65,480
49	Liberty RD Pump Station - Can/Packaged Station	2101 Liberty Road	Lexington	KY	10,590	54,890	65,480
51	Lower Town BR Pump Station - Lift Station Structure	3231 Leestown Road	Lexington	KY	883,000	1,500,000	2,383,000
52	McCubbin Pump Station - Submersible Station	526 McCubbing Drive	Lexington	KY	6,540	27,450	33,990
53	Mint Lane Pump Staiton - Lift Station Structure	1510 Man-O-War Blvd	Lexington	KY	125,710	267,090	392,800

Ins Loc	Name	Address	City	St	Real Property	Personal Property	Total Insured Value
54	Armory Pump Station Submersible Station	4309 Airport Road	Lexington	KY	10,260	27,450	37,710
55	New Cisco RD Pump Station - Submersible Station	109 Cisco Road	Lexington	KY	440	27,450	27,890
56	Palomar Hills Pump Station - Submersible Station	2212 Silktree Court	Lexington	KY	37,100	32,930	70,030
57	Pizza Hut Pump Station - Submersible Station	2920 Tates Creek Road	Lexington	KY	19,750	27,450	47,200
58	River Park Pump Station - Can/Packaged Station	1419 Trent Boulevard	Lexington	KY	39,500	27,450	66,950
59	Rollcall CTR Pump Station - Submersible Station	1793 Old Frankfort Pike	Lexington	KY	14,730	27,450	42,180
60	Sandersville RD Pump ST - Submersible Station	1673 Jaggie Fox Way	Lexington	KY	37,970	82,340	120,310
61	Shadeland Pump Station - Can/Packaged Station	857 Glendover Road	Lexington	KY	39,500	27,450	66,950
64	Sharon Village Pump Station - Can/Packaged Station	1985 Haggard Court	Lexington	KY	39,500	27,450	66,950
65	South Elkhorn Pump Station - Lift Station Structure	2500 Bowman Mill Road	Lexington	KY	1,054,530	2,365,760	3,420,290
66	St. Martins Pump Station - Can/Packaged Station	959 Saint Martins Avenue	Lexington	KY	39,500	27,450	66,950
68	Town Branch WWTP Tank Phase 1	335 Jimmie Campbell Drive	Lexington	KY	24,066,400		24,066,400
69	Trafton Pump Station - Can/Packaged Station	150 Trafton Street	Lexington	KY	39,500	27,450	66,950
70	Transit CTR Pump Station - Packaged Station	220 East Vine Street	Lexington	KY	10,370	32,930	43,300
71	Vaughn Tobacco Pump Stat -Submersible Station	255 South Forbes Road	Lexington	KY	29,020	27,450	56,470
73	Woodbine Pump Station - Submersible Station	525 Woodbine Drive	Lexington	KY	8,830	27,450	36,280
74	Bluegrass Fld Pump Station - Submersible Station	1031 Air Freight Drive	Lexington	KY	51,730	60,380	112,110
75	North Elkhorn Pump Station - Lift Station Structure	2201 Elkhorn Road	Lexington	KY	1,019,720	3,421,730	4,441,450
76	Lower Cane Run Pump Stat #2 - Lift Station Structure	2908 Sullivans Trace	Lexington	KY	134,980	381,810	516,790
77	Spindle Top Pump Station - Submersible Station	2330 Research Drive	Lexington	KY	20,840	54,890	75,730
78	Horse Park Pump Station - Lift Station Structure	4020 John Henry Lane	Lexington	KY	126,580	427,700	554,280
79	Louden Pump Station - Submersible Station	682 East Loudon Avenue	Lexington	KY	8,180	27,450	35,630
80	Old Paris Pike Pump Stat #2 - Submersible Station	2021 Old Paris Road	Lexington	KY	18,660	32,930	51,590
81	Old Paris Pike Pump Stat #1 - Submersible Station	2138 Old Paris Road	Lexington	KY	21,390	32,930	54,320
82	Johnson Prop Pump Station - Submersible Structure	1860 Millbank Road	Lexington	KY	80,970	60,380	141,350



Ins Loc	Name	Address	City	St	Real Property	Personal Property	Total Insured Value
83	Wilderness Trace Pump Stat - Submersible Structure	535 Wilderness Trace	Lexington	KY	14,950	27,450	42,400
84	Harbor Freight Pump Station - Submersible Station	1393 East New Circle Road	Lexington	KY	17,130	27,450	44,580
85	Picadome Pump Station - Lift Station Structure	495 Parkway Drive	Lexington	KY	67,980	961,230	1,029,210
86	Lexingtonian Pump Station - Submersible Structure	3300 Versailles Road	Lexington	KY	23,680	27,450	51,130
87	Reserve Pump Station - Submersible Structure	5399 Tates Creek Road	Lexington	KY	70,710	27,450	98,160
88	Deer Haven Pump Station - Submersible Station	1220 Deer Haven Lane	Lexington	KY	21,390	43,910	65,300
89	Thompson Pump Station - Submersible Station	2209 Walnut Grove Lane	Lexington	KY	21,390	65,870	87,260
90	Sharkey Prop Pump Station Submersible Station	315 Lisle Industrial Avenue	Lexington	KY	21,390	43,910	65,300
91	Landfill #1 Pump Station - Submersible Station	1765 Old Frankfort Pike	Lexington	KY	21,390	27,450	48,840
92	Landfill #2 Pump Station - Submersible Structure	315 Jimmie Drive	Lexington	KY	21,390	27,450	48,840
93	Bracktown Pump Station - Submersible Structure	210 Betty Hope Lane	Lexington	KY	21,390	54,890	76,280
94	Marshall Pump Station - Submersible Station	249 Long Branch Lane	Lexington	KY	34,270	82,340	116,610
95	Spicewood Pump Station - Submersible Station	253 Chestnut Ridge Drive	Lexington	KY	34,270	54,890	89,160
96	Dotson Prop. Pump Station - Submersible Station	2828 Spurr Road	Lexington	KY	89,370	107,470	196,840
97	Spurr Road Pump Station - Submersible Station	3316 Sandersville Road	Lexington	KY	89,370	109,780	199,150
97	Town Branch WWTP -AERATION COMPLEX (1-20)	301 Lisle Industrial Avenue	Lexington	KY	20,828,500	2,781,400	23,609,900
98	Town Branch WWTP - ADMINISTRATION/LAB/CONTROL	301 Lisle Industrial Avenue	Lexington	KY	3,469,700	2,028,600	5,498,300
98	Town Branch WWTP - BLOWER BUILDING	301 Lisle Industrial Avenue	Lexington	KY	3,952,700	3,474,300	7,427,000
99	Town Branch WWTP - CHLOR/DECHLOR FACILITY	301 Lisle Industrial Avenue	Lexington	KY	2,366,900	592,200	2,959,100
100	Town Branch WWTP - CL2 CONTACT TANKS	301 Lisle Industrial Avenue	Lexington	KY	2,253,900	639,700	2,893,600
101	Town Branch WWTP - DEWATERING PUMP STATION	301 Lisle Industrial Avenue	Lexington	KY	397,800	1,019,000	1,416,800
102	Town Branch WWTP - DIGESTER CONTROL BUILDING	301 LISLE INDUSTRIAL AVE	Lexington	KY	1,475,200	661,400	2,136,600
103	Town Branch WWTP - ELECTRIC SUBSTATION A	301 LISLE INDUSTRIAL AVE	Lexington	KY	400,400		400,400
104	Town Branch WWTP - ELECTRIC SUBSTATION B	301 LISLE INDUSTRIAL AVE	Lexington	KY	400,400		400,400

Ins Loc	Name	Address	City	St	Real Property	Personal Property	Total Insured Value
105	Town Branch WWTP - BOILER BUILDING	301 LISLE INDUSTRIAL AVE	Lexington	KY	913,500	278,800	1,192,300
106	<b>Fire Department - Environmental Compliance Office</b>	301 LISLE INDUSTRIAL AVE	Lexington	KY	156,900	52,726	209,626
107	Town Branch WWTP - FINAL CLARIFIERS (1-8)	301 LISLE INDUSTRIAL AVE	Lexington	KY	16,472,000	3,675,500	20,147,500
108	Town Branch WWTP -FLAMMABLE STORAGE	301 LISLE INDUSTRIAL AVE	Lexington	KY	236,600	34,400	271,000
109	Town Branch WWTP - GAS STORAGE SHERE	301 LISLE INDUSTRIAL AVE	Lexington	KY	512,500		512,500
110	Town Branch WWTP - GRAVITY THICKENER CONTROL	301 LISLE INDUSTRIAL AVE	Lexington	KY	572,200	753,200	1,325,400
111	Town Branch WWTP - GRAVITY THICKENER TANK #1	301 LISLE INDUSTRIAL AVE	Lexington	KY	265,100	105,200	370,300
112	Town Branch WWTP - GRAVITY THICKENER TANK #2	301 LISLE INDUSTRIAL AVE	Lexington	KY	265,100	105,200	370,300
113	Town Branch WWTP - GRIT CHAMBER	301 LISLE INDUSTRIAL AVE	Lexington	KY	155,400	945,400	1,100,800
114	Town Branch WWTP - HEADWORKS BUILDING	301 LISLE INDUSTRIAL AVE	Lexington	KY	2,343,500	1,877,300	4,220,800
116	Town Branch WWTP - MAINTENANCE BLDG (OLD ZIMPRO)	301 LISLE INDUSTRIAL AVE	Lexington	KY	811,700	141,100	952,800
117	Town Branch WWTP - MAINTENANCE GARAGE	301 LISLE INDUSTRIAL AVE	Lexington	KY	181,000	45,700	226,700
118	Town Branch WWTP - NON-POTABLE H2O PUMP STATION	301 LISLE INDUSTRIAL AVE	Lexington	KY	187,100	424,700	611,800
120	Town Branch WWTP - PLANT SUPT. RESIDENCE	301 LISLE INDUSTRIAL AVE	Lexington	KY	745,900		745,900
121	Town Branch WWTP - PRIMARY CLARIFIERS (1-6)	301 LISLE INDUSTRIAL AVE	Lexington	KY	5,106,600	2,618,800	7,725,400
122	Town Branch WWTP - PRIMARY CLARIFIERS (7-12)	301 LISLE INDUSTRIAL AVE	Lexington	KY	5,611,800	2,877,900	8,489,700
123	Town Branch WWTP - PRIMARY DIGESTER #1	301 LISLE INDUSTRIAL AVE	Lexington	KY	956,100	55,800	1,011,900
124	Town Branch WWTP - PRIMARY DIGESTER #2	301 LISLE INDUSTRIAL AVE	Lexington	KY	956,100	55,800	1,011,900
125	Town Branch WWTP - PRIMARY DIGESTER #3	301 LISLE INDUSTRIAL	Lexington	KY	956,100	55,800	1,011,900

Ins Loc	Name	Address	City	St	Real Property	Personal Property	Total Insured Value
		AVE					
126	Town Branch WWTP - PRIMARY EFFLUENT SCREW PUMPS	301 LISLE INDUSTRIAL AVE	Lexington	KY	1,327,700	1,397,400	2,725,100
127	Town Branch WWTP - Primary Sludge P/S #2	301 LISLE INDUSTRIAL AVE	Lexington	KY	656,600	691,000	1,347,600
128	Town Branch WWTP - PRIMARY SLUDGE PUMP STATION	301 LISLE INDUSTRIAL AVE	Lexington	KY	637,800	691,000	1,328,800
129	Town Branch WWTP - PROPERTY IN THE OPEN	301 LISLE INDUSTRIAL AVE	Lexington	KY	446,480		446,480
130	Town Branch WWTP - PUMP STATION MAINTENANCE BLDG	301 LISLE INDUSTRIAL AVE	Lexington	KY	480,800	83,000	563,800
131	Town Branch WWTP - RAS/WAS PUMP STATION	301 LISLE INDUSTRIAL AVE	Lexington	KY	1,580,000	1,729,500	3,309,500
132	Town Branch WWTP - SCUM FACILITY	301 LISLE INDUSTRIAL AVE	Lexington	KY	114,000	181,500	295,500
133	Town Branch WWTP - SECONDARY BLENDING TANK	301 LISLE INDUSTRIAL AVE	Lexington	KY	344,200	55,000	399,200
134	Town Branch WWTP - SECONDARY DIGESTER #1	301 LISLE INDUSTRIAL AVE	Lexington	KY	344,200	55,000	399,200
135	Town Branch WWTP - SECONDARY DIGESTER #2	301 LISLE INDUSTRIAL AVE	Lexington	KY	344,200	55,000	399,200
136	Town Branch WWTP - SECONDARY DIGESTER CONTROL	301 LISLE INDUSTRIAL AVE	Lexington	KY	673,400	205,700	879,100
137	Town Branch WWTP - SECONDARY SIDE STORAGE TANK	301 LISLE INDUSTRIAL AVE	Lexington	KY	344,200	55,000	399,200
138	Town Branch WWTP - SEWER MAINTENANCE BUILDING	301 LISLE INDUSTRIAL AVE	Lexington	KY	476,000	62,500	538,500
139	Town Branch WWTP - SOLIDS PROCESSING	301 LISLE INDUSTRIAL AVE	Lexington	KY	7,319,000	10,083,300	17,402,300
140	Town Branch WWTP - STORAGE SHED	301 LISLE INDUSTRIAL AVE	Lexington	KY	85,110	16,470	101,580
141	Town Branch WWTP - SWITCHGEAR PAD	301 LISLE INDUSTRIAL AVE	Lexington	KY	226,600		226,600
142	Town Branch WWTP - WASTE GAS BURNER	301 LISLE INDUSTRIAL AVE	Lexington	KY	60,020		60,020

Ins Loc	Name	Address	City	St	Real Property	Personal Property	Total Insured Value
143	West Hickman WWTP - ADMINISTRATION BUILDING	635 WEST HICKMAN PLANT ROAD	Nicholasville	KY	1,165,200	675,300	1,840,500
145	West Hickman WWTP - BPR TANKS 1-7	635 WEST HICKMAN PLANT ROAD	NICHOLASVILLE	KY	4,211,000	585,800	4,796,800
146	West Hickman WWTP - CENTRIFUGE BUILDING	635 WEST HICKMAN PLANT ROAD	NICHOLASVILLE	KY	309,600	219,700	529,300
147	West Hickman WWTP - CHLORINE BUILDING	635 WEST HICKMAN PLANT ROAD	NICHOLASVILLE	KY	735,300	261,800	997,100
148	West Hickman WWTP - CL2 CONTACT TANK	635 WEST HICKMAN PLANT ROAD	NICHOLASVILLE	KY	3,010,300	917,900	3,928,200
149	West Hickman WWTP - CL2 MIX CHAMBER	635 WEST HICKMAN PLANT ROAD	NICHOLASVILLE	KY	72,890	120,100	192,990
150	West Hickman WWTP - CONSTRUCTION TRAILER (HILL)	635 WEST HICKMAN PLANT ROAD	NICHOLASVILLE	KY	53,140	21,740	74,880
151	West Hickman WWTP - DECHLOR BUILDING (SO2 Building)	635 WEST HICKMAN PLANT ROAD	NICHOLASVILLE	KY	188,700	391,700	580,400
152	West Hickman WWTP - DECHLOR STRUCTURE	635 WEST HICKMAN PLANT ROAD	NICHOLASVILLE	KY	26,400	32,930	59,330
153	West Hickman WWTP - DIGESTER CTRL/ASH TANKS/GT'S	635 WEST HICKMAN PLANT ROAD	NICHOLASVILLE	KY	7,873,300	2,600,000	10,473,300
154	West Hickman WWTP - ELECTRIC SHOP/WOOD CHIP BLDG	635 WEST HICKMAN PLANT ROAD	NICHOLASVILLE	KY	90,600	32,100	122,700
155	West Hickman WWTP - FINAL CLARIFIER 1-4 SPLITTER	635 WEST HICKMAN PLANT ROAD	NICHOLASVILLE	KY	70,600	226,040	296,640
156	West Hickman WWTP - FINAL CLARIFIER 5-8 SPLITTER	635 WEST HICKMAN PLANT ROAD	NICHOLASVILLE	KY	70,710	226,040	296,750
157	West Hickman WWTP - FINAL CLARIFIERS 1 - 4 (4 TANKS)	635 WEST HICKMAN PLANT ROAD	NICHOLASVILLE	KY	7,166,600	1,586,700	8,753,300
158	West Hickman WWTP - FINAL CLARIFIERS 5 - 8 (4 TANKS)	635 WEST HICKMAN PLANT ROAD	NICHOLASVILLE	KY	9,254,100	2,048,900	11,303,000
160	West Hickman WWTP - FLAMMABLES STORAGE	635 WEST HICKMAN PLANT ROAD	NICHOLASVILLE	KY	13,420	4,170	17,590
162	West Hickman WWTP -MODIFIED AERATION BASINS 1-8	635 WEST HICKMAN PLANT ROAD	NICHOLASVILLE	KY	5,332,400	932,100	6,264,500
163	West Hickman WWTP - Motor Control Building	635 WEST HICKMAN PLANT ROAD	NICHOLASVILLE	KY	144,100	163,700	307,800

Ins Loc	Name	Address	City	St	Real Property	Personal Property	Total Insured Value
164	West Hickman WWTP - NEW NITR. RETURN SLUDGE PS	635 WEST HICKMAN PLANT ROAD	NICHOLASVILLE	KY	913,100	1,024,100	1,937,200
165	West Hickman WWTP - NITRIFICATION BASINS #1-6	635 WEST HICKMAN PLANT ROAD	NICHOLASVILLE	KY	7,355,900	1,014,700	8,370,600
166	West Hickman WWTP - PIPE GALLERY - ZONE 1	635 WEST HICKMAN PLANT ROAD	NICHOLASVILLE	KY	5,041,400		5,041,400
167	West Hickman WWTP - PIPE GALLERY - ZONE 2	635 WEST HICKMAN PLANT ROAD	NICHOLASVILLE	KY	2,442,700		2,442,700
168	West Hickman WWTP - PLANT RESIDENCE @ ENTRANCE	635 WEST HICKMAN PLANT ROAD	NICHOLASVILLE	KY	141,970		141,970
170	West Hickman WWTP - PROPERTY IN THE OPEN	635 WEST HICKMAN PLANT ROAD	NICHOLASVILLE	KY	223,240		223,240
173	West Hickman WWTP - SOLIDS PROCESSING BUILDING	635 WEST HICKMAN PLANT ROAD	NICHOLASVILLE	KY	2,828,300	3,864,800	6,693,100
174	West Hickman WWTP - STORAGE - LARGE (ON HILL)	635 WEST HICKMAN PLANT ROAD	NICHOLASVILLE	KY	211,800	62,500	274,300
175	West Hickman WWTP - STORAGE - SMALL (ON HILL)	635 WEST HICKMAN PLANT ROAD	NICHOLASVILLE	KY	66,780	20,860	87,640
176	West Hickman WWTP - SUBSTATION #1	635 WEST HICKMAN PLANT ROAD	NICHOLASVILLE	KY	582,600		582,600
177	West Hickman WWTP - SUBSTATION #2	635 WEST HICKMAN PLANT ROAD	NICHOLASVILLE	KY	710,500		710,500
178	West Hickman WWTP - SUBSTATION #3	635 WEST HICKMAN PLANT ROAD	NICHOLASVILLE	KY	1,165,200		1,165,200
179	West Hickman WWTP - WELDING SHOP/COMPOST BLDG	635 WEST HICKMAN PLANT ROAD	NICHOLASVILLE	KY	186,100	55,100	241,200
180	West Hickman WWTP - ZONE 1 BLOWER BUILDING	635 WEST HICKMAN PLANT ROAD	NICHOLASVILLE	KY	1,296,100	386,400	1,682,500
181	West Hickman WWTP - ZONE 2 BLOWER BUILDING	635 WEST HICKMAN PLANT ROAD	NICHOLASVILLE	KY	1,425,000	3,786,600	5,211,600
182	Fire Station #01 (Central)	219 East Third Street	Lexington	KY	3,479,600	379,056	3,858,656
183	Fire Station #01 -Communication Building	219 East Third Street	Lexington	KY	791,000	164,074	955,074
184	Fire Station #01- Garage	219 East Third Street	Lexington	KY	2,360,000	815,688	3,175,688
185	Fire Station #01 - Fire Prevention Office	219 East Third Street	Lexington	KY	500,700	138,752	639,452
186	Fire Station #01- Emergency Generator Building	219 East Third Street	Lexington	KY	23,790	175,650	199,440

Ins Loc	Name	Address	City	St	Real Property	Personal Property	Total Insured Value
188	Fire Station #01 - Radio Repair/Storage	226 East Third Street	Lexington	KY	902,100	233,103	1,135,203
189	Fire Station #01 - Storage Building	216-222 Noble Street	Lexington	KY	184,640		184,640
190	Old Fire Station # 2 (now offices)	415 East New Circle Road	Lexington	KY	885,500	251,445	1,136,945
191	Fire Station # 3	370 Merino Street	Lexington	KY	713,500	75,920	789,420
192	Fire Station # 4	254 Jefferson Street	Lexington	KY	477,000	48,170	525,170
193	Fire Station # 5	306 Woodland Avenue	Lexington	KY	965,900	105,235	1,071,135
194	Fire Station # 6	501 South Limestone	Lexington	KY	1,358,900	133,632	1,492,532
195	Firestation # 7	3315 Tates Creek Road	Lexington	KY	765,300	81,432	846,732
196	Fire Station # 8	1725 North Broadway	Lexington	KY	730,000	77,674	807,674
197	Fire Station # 9	2234 Richmond Road	Lexington	KY	1,248,900	133,674	1,382,574
198	Fire Station # 10	1129 Finney Drive	Lexington	KY	683,400	71,598	754,998
199	Fire Station #10 storage	1129 Finney Drive	Lexington	KY	447,100	190,795	637,895
200	Fire Station # 11	1626 Harrodsburg Road	Lexington	KY	1,043,500	113,962	1,157,462
201	Fire Station # 12	399 Southland Drive	Lexington	KY	731,200	76,609	807,809
202	Fire Station # 13	1432 Leestown Road	Lexington	KY	654,800	51,782	706,582
203	Fire Station # 14	1530 Roanoke Road	Lexington	KY	771,300	80,806	852,106
204	Fire Station # 15	3308 Shillito Park Road	Lexington	KY	771,300	80,806	852,106
205	Fire Station # 16	3600 Man O' War Blvd	Lexington	KY	1,156,400	101,059	1,257,459
206	Fire Station # 17	4075 Royster Road	Lexington	KY	640,600	67,108	707,708
207	Fire Station # 18	1098 South Cleveland Road	Lexington	KY	595,500	62,389	657,889
208	Fire Station # 19	3450 Huffman Mill Pike	Lexington	KY	660,100	69,155	729,255
209	Fire Station # 20	3001 Arrowhead Drive	Lexington	KY	1,321,500	139,478	1,460,978
210	Fire Station # 21	3191 Mapleleaf Drive	Lexington	KY	1,292,300	135,720	1,428,020
211	Fire Station # 22	4393 Clearwater Way	Lexington	KY	1,285,900	135,720	1,421,620
212	Fire Station # 23 (contents only)	5751 Briar Hill Road	Lexington	KY	0	124,132	124,132
213	Fire Training Center - Fire Training Center Trailer	1375 Old Frankfort Pike	Lexington	KY	52,000	6,000	58,000

Ins Loc	Name	Address	City	St	Real Property	Personal Property	Total Insured Value
214	Fire Training Center - Smoke Building	1375 Old Frankfort Pike	Lexington	KY	74,600		74,600
215	Fire Training Center - Gym	1375 Old Frankfort Pike	Lexington	KY	98,200	27,200	125,400
216	Fire Training Center - Training Center	1375 Old Frankfort Pike	Lexington	KY	3,024,400	319,000	3,343,400
217	Fire Training Center - Fire Tower	1375 Old Frankfort Pike	Lexington	KY	595,200		595,200
218	Police Firing Range - Firing Range House #1	4015 Parkers Mill Road	Lexington	KY	32,080	21,960	54,040
219	Police Firing Range Firing Range House #2	4015 Parkers Mill Road	Lexington	KY	81,950	5,490	87,440
220	Police Firing Range Trailer	4015 Parkers Mill Road	Lexington	KY	55,000	3,000	58,000
	Family Services - HANDS Annex	117 Cisco Road	Lexington	KY	479,800	97,820	577,620
222	Youth Services - Coleman House	1155 Harry Skyes Way	Lexington	KY	1,434,400	326,848	1,761,248
223	Youth Services - Audrey Gravious Center (formerly Day Treatment Center)	1177 Harry Sykes Way	Lexington	KY	5,194,900	314,700	5,509,600
224	PSOC Building	115 Cisco Road	Lexington	KY	8,080,200	2,311,546	10,391,746
225	Family Services - Family Care Center	1135 Harry Sykes Way	Lexington	KY	9,687,700	1,194,200	10,881,900
226	Police Horse Patrol - Arena	575 West Sixth Street	Lexington	KY	314,200	63,576	377,776
227	Police Horse Patrol - Hay Barn	575 West Sixth Street	Lexington	KY	52,000		52,000
228	Police Horse Patrol - Office Area and Stalls	575 West Sixth Street	Lexington	KY	667,900	208,128	876,028
229	Police Headquarters	150 East Main Street	Lexington	KY	12,002,300	3,431,889	15,434,189
230	Police Roll Call West	1795 Old Frankfort Pike	Lexington	KY	3,792,100	1,007,534	4,799,634
231	Police Roll Call Central - Police And Central Job Center	1059 Industry Road	Lexington	KY	3,217,520	54,890	3,272,410
232	Police Roll Call East (Leased)	1165 Centre Parkway	Lexington	KY	0	109,780	109,780
233	Armory / Police Gymnasium	1799 Old Frankfort Pike	Lexington	KY	2,207,800	282,600	2,490,400
234	Multi-use (Fire & Envir)	1313 Old Frankfort Pike	Lexington	KY	154,200	83,000	237,200
235	Police Communications Building	2269 Frankfort Court	Lexington	KY	2,893,400	1,074,580	3,967,980
	Police Vehicle Storage	2265 Frankfort Court	Lexington	KY	621,000	79,470	700,470
236	Police Safety City	1160 Red Mile Place	Lexington	KY	292,100	77,398	369,498
237	Detention Center (New)	600 Old Frankfort Circle	Lexington	KY	141,104,200	8,466,936	149,571,136

Ins Loc	Name	Address	City	St	Real Property	Personal Property	Total Insured Value
238	New Detention Center - Storage Building	600 Old Frankfort Circle	Lexington	KY	298,400	166,512	464,912
242	Black and Williams Center - Community Center	498 Georgetown Street	Lexington	KY	4,907,700	543,467	5,451,167
243	Black and Williams Center - Gymnasium	498 Georgetown Street	Lexington	KY	910,900	68,435	979,335
244	Athens Park - Concessions/Restroom	5780 Athens Boonesboro Road	Lexington	KY	395,230	27,450	422,680
245	Athens Park - Property in the Open	5780 Athens Boonesboro Road	Lexington	KY	863,490		863,490
246	Bell Place Park - Bell House	545 Sayre Avenue	Lexington	KY	2,910,600	227,200	3,137,800
247	Bell Place Park - Carriage House	545 Sayre Avenue	Lexington	KY	1,199,200	50,000	1,249,200
249	River Hills Park - Property In The Open	3800 Crosby	Lexington	KY	409,451		409,451
250	Berry Hill Park - Property In The Open	3489 Buckhorn Drive	Lexington	KY	311,420		311,420
252	Berry Hill Park - Skate Park	3489 Buckhorn Drive	Lexington	KY	596,030		596,030
253	Carver Community Center - Community Center	522 Patterson Street	Lexington	KY	5,385,500	623,401	6,008,901
254	Carver Community Center- Property in the Open	522 Patterson Street	Lexington	KY	56,800		56,800
255	Castlewood Park - Loudon House	209 Castlewood Drive	Lexington	KY	3,535,800		3,535,800
256	Castlewood Park - Gymnasium/Rec Center	201 Castlewood Drive	Lexington	KY	2,643,100	281,256	2,924,356
257	Castlewood Park - Carriage House	201 Castlewood Drive	Lexington	KY	321,400	5,500	326,900
258	Castlewood Park - Property in the Open	201 Castlewood Drive	Lexington	KY	527,400		527,400
259	Castlewood Park - Fliter Building and Pump House	320 Park View Avenue	Lexington	KY	179,390	189,920	369,310
260	Castlewood Park - Restroom Building	320 Park View Avenue	Lexington	KY	72,350		72,350
261	Castlewood Park - Swimming Pool	320 Park View Avenue	Lexington	KY	1,689,400	55,000	1,744,400
262	Castlewood Park - Pool House	320 Park View Avenue	Lexington	KY	530,400	22,700	553,100
264	Charles Young Center - Community Center	540 East Third Street	Lexington	KY	1,590,100	192,629	1,782,729
265	Charles Young Center - Property in the Open	540 East Third Street	Lexington	KY	69,200		69,200
266	Charles Young Center - Restroom Building	540 East Third Street	Lexington	KY	166,700		166,700
267	Constitution Park - Batting Cage and Maintenance	1670 Old Paris Road	Lexington	KY	142,620	3,290	145,910
268	Constitution Park - Property in the Open	1670 Old Paris Road	Lexington	KY	530,200		530,200
269	Constitution Park - Restroom Building	1670 Old Paris Road	Lexington	KY	82,490		82,490
270	Douglass Park - Baseball Concessions	701 Howard Street	Lexington	KY	369,500	58,085	427,585



Ins Loc	Name	Address	City	St	Real Property	Personal Property	Total Insured Value
271	Douglass Park - Pool House	701 Howard Street	Lexington	KY	279,500	5,500	285,000
272	Douglass Park - Swimming Pool	701 Howard Street	Lexington	KY	753,300		753,300
273	Douglass Park - Maintenance Building	726 Georgetown Street	Lexington	KY	171,650	21,960	193,610
274	Douglass Park - Orear Community Center	726 Georgetown Street	Lexington	KY	548,600	72,684	621,284
275	Douglass Park - Property in the Open	726 Georgetown Street	Lexington	KY	740,040		740,040
276	Dunbar Park - Community Center	545 North Upper Street	Lexington	KY	7,713,500	805,962	8,519,462
277	Duncar Park - Morton House	530 North Limestone	Lexington	KY	1,890,500		1,890,500
278	Ecton Park - Bathroom Pavilion	956 Turkey Foot Road	Lexington	KY	186,160		186,160
279	Gainesway Park - Community Center	3460 Milano Road	Lexington	KY	633,340	91,120	724,460
280	Gainesway Park - Property in the Open	3460 Milano Road	Lexington	KY	356,070		356,070
281	Garden Springs Park - Concessions And Restroom	2005 Dogwood Drive	Lexington	KY	139,708	4,658	144,366
282	Gratz Park - Property in the Open	253 Market Street	Lexington	KY	223,240		223,240
283	Gratz Park - The Kitchen	253 Market Street	Lexington	KY	974,600		974,600
284	Green Acres Park - Community Center	1560 La Salle Road	Lexington	KY	379,200	53,115	432,315
285	Green Acres Park - Property in the Open	1560 La Salle Road	Lexington	KY	212,750		212,750
286	Highland Park - Community Center	1991 Mark Avenue	Lexington	KY	324,900	39,312	364,212
287	Idle Hour Park - Concession, RR Building, Maintenance	212 St. Ann Drive	Lexington	KY	85,870		85,870
288	Idle Hour Park - Property in the Open	212 St. Ann Drive	Lexington	KY	309,190		309,190
289	Jacobson Park - Boat House Restroom	4051 Athens Boonesboro Road	Lexington	KY	90,350		90,350
290	Jacobson Park - Park Maintenance Office	4051 Athens Boonesboro Road	Lexington	KY	101,260	16,470	117,730
291	Jacobson Park - Property in the Open	4051 Athens Boonesboro Road	Lexington	KY	286,200		286,200
292	Jacobson Park - Scout Headquarters	4051 Athens Boonesboro Road	Lexington	KY	381,800	58,553	440,353
293	Kearney Golf Course - Clubhouse	3403 Kearney Road	Lexington	KY	1,766,300	266,000	2,032,300
294	Kearney Golf Course - Maintenance Building	3403 Kearney Road	Lexington	KY	543,800	196,200	740,000
295	Kearney Golf Course - Property in the Open	3403 Kearney Road	Lexington	KY	167,430		167,430
296	Kenawood Park - Clubhouse	612 Bryanwood Parkway	Lexington	KY	181,900		181,900
297	Kenwick Park - Community Center	313 Owsley Avenue	Lexington	KY	2,157,600	280,076	2,437,676
298	Kirklevington Park - Property In The Open	396 Redding Road	Lexington	KY	795,850		795,850

Ins Loc	Name	Address	City	St	Real Property	Personal Property	Total Insured Value
299	Lakeside Golf Course - Clubhouse	3725 Richmond Road	Lexington	KY	1,360,300	113,200	1,473,500
300	Lakeside Golf Course - Maintenance Building	3725 Richmond Road	Lexington	KY	940,900	416,256	1,357,156
301	Lansdowne Merrick Park - Property In The Open	3190 Montavesta Road	Lexington	KY	221,010		221,010
302	Lou Johnson Park - Neighborhood Center	182 Prall Street	Lexington	KY	173,280	7,680	180,960
303	Lou Johnson Park - Property in the Open	182 Prall Street	Lexington	KY	79,250		79,250
304	Marlboro Park - Community Center	1870 Benton Place	Lexington	KY	367,500	43,811	411,311
305	Marlboro Park - Property in the Open	1870 Benton Place	Lexington	KY	184,510		184,510
306	Martin Luther King Park - Community Center	1625 Mccullough Drive	Lexington	KY	296,480	16,470	312,950
307	Mary Todd Park - Concessions and Restroom	525 Rogers Road	Lexington	KY	92,310	23,050	115,360
308	Mary Todd Park - Property in the Open	525 Rogers Road	Lexington	KY	197,570		197,570
309	Meadowbrook Golf Course Pro Shop And Clubhouse	370 Wilson Downing Road	Lexington	KY	120,360	21,960	142,320
310	Meadowbrook Golf Course - Property In The Open	372 Harvard Drive	Lexington	KY	179,710		179,710
311	Meadowthorpe Park - Community Center	333 Larch Lane	Lexington	KY	482,700	59,580	542,280
312	Meadowthorpe Park - Concessions and Restroom	333 Larch Lane	Lexington	KY	103,120	10,980	114,100
313	Meadowthorpe Park - Property in the Open	333 Larch Lane	Lexington	KY	131,710		131,710
314	Oakwood Park - Community Center	1050 Briarwood Drive	Lexington	KY	255,560	5,490	261,050
315	Cardinal Run Park - 2 Field Concessions and Restrooms	2000 Parkers Mill Road	Lexington	KY	344,400	36,802	381,202
316	Cardinal Run Park - 6 Field Concessions and Restrooms	2000 Parkers Mill Road	Lexington	KY	558,300	70,235	628,535
317	Cardinal Run Park - Property in the Open	2000 Parkers Mill Road	Lexington	KY	1,137,410		1,137,410
318	Cardinal Run Park - Rental House	2101 Parkers Mill Road	Lexington	KY	217,100		217,100
319	Phoenix Park - Property In The Open	100 East Main Street	Lexington	KY	185,700		185,700
320	Picadome Golf Course Park Administration Building	469 Parkway Drive	Lexington	KY	1,711,900	430,478	2,142,378
321	Picadome Golf Course - Pool House	469 Parkway Drive	Lexington	KY	257,960	5,490	263,450
322	Picadome Golf Course Pro Shop	469 Parkway Drive	Lexington	KY	307,400	66,000	373,400
323	Picadome Golf Course Restroom Building	469 Parkway Drive	Lexington	KY	105,000		105,000
324	Picadome Golf Course Turf Operations Center	469 Parkway Drive	Lexington	KY	173,280	98,800	272,080

Ins Loc	Name	Address	City	St	Real Property	Personal Property	Total Insured Value
325	Pleasant Ridge Park - Restroom Pavilion	1350 Pleasant Ridge Drive	Lexington	KY	147,640		147,640
326	Raven Run Park - Building A - New Nature Center	5886 Jacks Creek Pike	Lexington	KY	695,100	94,700	789,800
327	Raven Run Park - Building B - New Nature Center	5886 Jacks Creek Pike	Lexington	KY	447,900	22,800	470,700
328	Raven Run Park - House	5886 Jacks Creek Pike	Lexington	KY	151,670		151,670
329	Shillito Park - Babe Ruth Concession Stand	300 West Reynolds Road	Lexington	KY	507,300	79,901	587,201
330	Shillito Park - Cal Ripken Concessions and Restroom	300 West Reynolds Road	Lexington	KY	234,300	38,465	272,765
331	Shillito Park - Children's Pool	300 West Reynolds Road	Lexington	KY	8,840		8,840
332	Shillito Park - Maintenance Building	300 West Reynolds Road	Lexington	KY	211,040	21,960	233,000
333	Shillito Park - Miracle League Ballfield	300 West Reynolds Road	Lexington	KY	736,560		736,560
334	Shillito Park - Miracle League Concessions	300 West Reynolds Road	Lexington	KY	230,900	36,558	267,458
335	Shillito Park - Miracle League Pavilion	300 West Reynolds Road	Lexington	KY	38,200		38,200
336	Shillito Park - Park Restroom	300 West Reynolds Road	Lexington	KY	68,310		68,310
337	Shillito Park - Pool House	300 West Reynolds Road	Lexington	KY	425,800	11,400	437,200
338	Shillito Park - Property in the Open	300 West Reynolds Road	Lexington	KY	1,716,720		1,716,720
339	Shillito Park - Swimming Pool	300 West Reynolds Road	Lexington	KY	327,360		327,360
340	Shillito Park - Tennis Building	300 West Reynolds Road	Lexington	KY	337,200	41,325	378,525
341	Spiegle Heights Park - Property In The Open	424 Speigle Street	Lexington	KY	93,760		93,760
342	Tates Creek Golf Course - Ballroom and Pro Shop	1400 Gainesway Drive	Lexington	KY	2,923,000	144,700	3,067,700
343	Tates Creek Golf Course - Children's Pool	1400 Gainesway Drive	Lexington	KY	199,100	26,500	225,600
344	Tates Creek Golf Course - Craft House/Cart Storage	1400 Gainesway Drive	Lexington	KY	415,400	55,037	470,437
345	Tates Creek Golf Course - Maintenance Building	1400 Gainesway Drive	Lexington	KY	164,560	27,450	192,010
346	Tates Creek Golf Course - Pool House	1400 Gainesway Drive	Lexington	KY	408,200	5,500	413,700
347	Tates Creek Golf Course - Swimming Pool	1400 Gainesway Drive	Lexington	KY	1,572,500	61,000	1,633,500
348	Thoroughbred Park - Property In The Open	133 Midland Avenue	Lexington	KY	568,200		568,200
349	Valley Park - Community Center	2077 Cambridge Drive	Lexington	KY	472,900	72,509	545,409
350	Valley Park - Property in the Open	2077 Cambridge	Lexington	KY	173,570		173,570

Ins Loc	Name	Address	City	St	Real Property	Personal Property	Total Insured Value
		Drive					
351	Veterans Park - Baseball Announcer and Storage	650 Southpoint Drive	Lexington	KY	94,490	10,980	105,470
352	Veterans Park - Batting Cage (Lower)	650 Southpoint Drive	Lexington	KY	96,680		96,680
353	Veterans Park -- Batting Cage (Upper)	650 Southpoint Drive	Lexington	KY	143,270		143,270
354	Veterans Park - Concessions and Restroom (Lower)	650 Southpoint Drive	Lexington	KY	183,540	32,930	216,470
355	Veterans Park - Concessions and Restroom (Upper)	650 Southpoint Drive	Lexington	KY	104,210	5,490	109,700
356	Veterans Park - Maintenance Building	650 Southpoint Drive	Lexington	KY	227,960	54,890	282,850
357	Veterans Park - Property in the Open	650 Southpoint Drive	Lexington	KY	859,470		859,470
358	Whitney Young Park - Community Center	1033 Saint Martins Avenue	Lexington	KY	525,200	69,582	594,782
359	Whitney Young Park - Property in the Open	1033 Saint Martins Avenue	Lexington	KY	119,430		119,430
360	Wolf Run Park - Concessions and Restroom	1618 Maywick View Lane	Lexington	KY	294,620	5,490	300,110
361	Wolf Run Park - Proeprty in the Open	1618 Maywick View Lane	Lexington	KY	107,160		107,160
362	Woodhill Park - Community Center	457 Larkwood Drive	Lexington	KY	210,500	29,484	239,984
363	Woodhill Park - Property in the Open	457 Larkwood Drive	Lexington	KY	92,640		92,640
364	Woodland Park - Children's Pool	601 East High Street	Lexington	KY	644,800	74,100	718,900
365	Woodland Park - Diving Pool	601 East High Street	Lexington	KY	535,600		535,600
366	Woodland Park - Maintenance and Restroom Builidng	601 East High Street	Lexington	KY	253,200		253,200
367	Woodland Park - Property in the Open	601 East High Street	Lexington	KY	792,500		792,500
368	Woodland Park - Skateboard Park	601 East High Street	Lexington	KY	398,830		398,830
369	Woodland Park - Swimming Pool	601 East High Street	Lexington	KY	722,300		722,300
370	Woodland Park - Woodland Aquatic Center	601 East High Street	Lexington	KY	1,142,400	28,200	1,170,600
371	Southland Park - Concessions and Restroom	600 Laramie Drive	Lexington	KY	81,950	3,290	85,240
372	Southland Park - South Base Maintenance	600 Laramie Drive	Lexington	KY	630,300	208,128	838,428
373	Southland Park - Aquatic Center Filter Building	625 Hill N Dale Road	Lexington	KY	288,400	231,700	520,100
374	Southland Park - Aquatic Center Pool House	625 Hill N Dale Road	Lexington	KY	658,300	28,200	686,500
375	Southland Park - Children's Pool	625 Hill N Dale Road	Lexington	KY	408,800		408,800

Ins Loc	Name	Address	City	St	Real Property	Personal Property	Total Insured Value
376	Southland Park - Park Property in the Open	625 Hill N Dale Road	Lexington	KY	563,680		563,680
377	Southland Park - Pavilion and Restrooms	625 Hill N Dale Road	Lexington	KY	164,770	8,780	173,550
378	Southland Park - Swimming Pool	625 Hill N Dale Road	Lexington	KY	2,773,000		2,773,000
379	McConnell Springs Park - Nature Center	416 Rebmann Lane	Lexington	KY	233,300	28,300	261,600
380	Masterson Station Park- Barn #1	3560 Shamrock Lane	Lexington	KY	128,300	64,787	193,087
381	Masterson Station Park - Barn #2	3560 Shamrock Lane	Lexington	KY	316,400	129,574	445,974
382	Masterson Station Park - Barn #3	3560 Shamrock Lane	Lexington	KY	128,300	64,787	193,087
383	Masterson Station Park - Barn #4	3560 Shamrock Lane	Lexington	KY	316,400	129,574	445,974
384	Masterson Station Park - Landscaping Building	3560 Shamrock Lane	Lexington	KY	458,500	188,096	646,596
385	Masterson Station Park Rental House	3561 Shamrock Lane	Lexington	KY	279,900		279,900
386	Masterson Station Park - Maintenance Administration and Shop	3544 Shamrock Lane	Lexington	KY	1,693,900	4,380,223	6,074,123
387	Masterson Station Park - Maintenance Bldg #2	3544 Shamrock Lane	Lexington		1,012,378		1,012,378
388	Masterson Station Park - Maintenance Bldg #1	3544 Shamrock Lane	Lexington	KY	892,917	80,513	973,430
389	Masterson Station Park - Chaney Residence	3401 Shamrock Lane	Lexington	KY	343,400		343,400
390	Masterson Station Park Horse Arena	3475 Shamrock Lane	Lexington	KY	2,584,600	305,695	2,890,295
391	Masterson Station Park Old Extension Exposition Center	Shamrock Lane	Lexington	KY	332,060	3,500	335,560
	Masterson Station Park - District 9 Maintenance	3552 Shamrock Lane	Lexington	KY	589,400	229,461	818,861
	Masterson Station Park - Equestrian Lesson Barn	3415 Shamrock Lane	Lexington	KY	135,600	17,307	152,907
	Masterson Station Park - New Shed Row	3544 Shamrock Lane	Lexington	KY	393,500	66,357	459,857
392	Hisle Farm - Barn	3601 Briar Hill Road	Lexington	KY	135,200	36,132	171,332
393	Hisle Farm - House	3601 Briar Hill Road	Lexington	KY	371,200	25,000	396,200
394	Dogwood Trace Park - Property In The Open	2393 Dogwood Trace Boulevard	Lexington	KY	110,730		110,730
395	Addison Park - Property In The Open	1150 Garison Avenue	Lexington	KY	89,300		89,300
396	Hartland Park - Property In The Open	3701 Kenesaw Drive	Lexington	KY	77,800		77,800
397	Caden Lane Properties - Back House	705 Caden Lane	Lexington	KY	107,600		107,600
398	Caden Lane Properties - Front House	705 Caden Lane	Lexington	KY	221,180		221,180

Ins Loc	Name	Address	City	St	Real Property	Personal Property	Total Insured Value
399	General Services - Building Maintenance Office	1555 Old Frankfort Pike	Lexington	KY	2,744,100	661,630	3,405,730
400	Fleet Services - Office And Service Garage	669 Byrd Thurman Drive	Lexington	KY	6,166,000	1,981,552	8,147,552
401	Fleet Services - Truck Wash	669 Byrd Thurman Drive	Lexington	KY	344,800	28,800	373,600
402	Lyric Theatre	300 Elm Tree Lane	Lexington	KY	8,689,600	487,400	9,177,000
403	Courthouse Garage	150 A North Limestone	Lexington	KY	13,643,000	1,928,181	15,571,181
404	North Base Maintenance	1793 Liberty Road	Lexington	KY	1,499,800	583,886	2,083,686
405	Phoenix Center	101 East Vine Street	Lexington	KY	14,005,400	2,281,430	16,286,830
407	Solomon House	851 Todds Road	Lexington	KY	621,800		621,800
408	Downtown Art Center/Alfalfa Restaurant	141 & 141 A East Main Street	Lexington	KY	7,938,000		7,938,000
410	Kentucky Theatre	216 East Main Street	Lexington	KY	5,140,400	17,100	5,157,500
411	State Theatre	218 A East Main Street	Lexington	KY	2,198,900		2,198,900
412	HOPE Center	360 W Loudon Street	Lexington	KY	4,221,400		4,221,400
414	Carnegie Literacy Center	251 West Second Street	Lexington	KY	8,037,700	168,600	8,206,300
416	Wolf Run WWS Tank	1104 Kilrush Drive	Lexington	KY	1,921,900		1,921,900
417	New Senior Citizens Center	195 Life Lane	Lexington	KY	5,258,600	183,500	5,442,100
418	Isaac Murphy Memorial Garden/Trail - Property in the Open	577 East Third	Lexington	KY	841,400		841,400
419	Masterson Station Park - Lions Club Ticket Booth/Storage Bldg	3051 Leestown Road	Lexington	KY	165,600		165,600
420	Masterson Station Park - Agriculture Pavillion	3051 Leestown Road	Lexington	KY	569,600		569,600
421	Masterson Station Park - 4 H Pole Barn (Bldg 1C)/John John's Livestock Center	3051 Leestown Road	Lexington	KY	103,700		103,700
422	Masterson Station Park - Lions Club Exhibition Center	3051 Leestown Road	Lexington	KY	543,900		543,900
423	Masterson Station Park - Lions Club Booth annex (Bldg 3B)	3051 Leestown Road	Lexington	KY	72,600		72,600
424	Masterson Station Park - Lions Club Storage Shed (Bldg 3C)	3051 Leestown Road	Lexington	KY	56,243		56,243
425	Masterson Station Park - Lions Club Ticket Booth (Bldg 4A)	3051 Leestown Road	Lexington	KY	23,736		23,736
426	Masterson Station Park - Lions Club Office/Bill Pollack Gatehouse (Bldg 4B)	3051 Leestown Road	Lexington	KY	236,700		236,700
427	Masterson Station Park - Lions Club Bathrooms (Bldg 5)	3051 Leestown Road	Lexington	KY	186,700		186,700
428	Masterson Station Park - Lions Club Agriculture Building	3051 Leestown Road	Lexington	KY	311,300		311,300
429	Wellington Park - Property in the Open	565 Wellington Way	Lexington	KY	78,740		78,740

Ins Loc	Name	Address	City	St	Real Property	Personal Property	Total Insured Value
430	Red Mile Pump Station	1200 Red Mile Road	Lexington	KY	2,190		2,190
432	Haley Pike Pump Station - Leachate Pump Station	4216 Hedger Lane	Lexington	KY	2,190		2,190
433	Walnut Grove Pump Station	2415 Walnut Grove	Lexington	KY	2,190		2,190
434	Fire Station #2 (New)	1276 Eastland Drive	Lexington	KY	3,913,500	274,134	4,187,634
435	Moondance Amphitheater Property in the Open	1152 Monarch St	Lexington	KY	381,600		381,600
436	Clerk Office (Annex)	130 East Main Street	Lexington	KY	8,166,500	2,081,887	10,248,387
437	Blue Sky Parkway Pump Station (Lift Station)	289 Blue Sky Parkway	Lexington	KY	128,220	254,690	382,910
438	Coolavin Park Property in the Open	550 West Sixth Street	Lexington	KY	285,600		285,600
439	Ecton Park - Property in the Open	956 Turkey Foot Road	Lexington	KY	241,990		241,990
440	Kenawood Park - Property in the Open	612 Bryanwood Parkway	Lexington	KY	253,380		253,380
441	Kenawood Park - Restroom and Concessions	612 Bryanwood Parkway	Lexington	KY	196,960	5,490	202,450
442	Lower Cane Road Pump Station Lift Station Structure	1760 McGrathiana Parkway	Lexington	KY	3,318,000	3,500,000	6,818,000
	Lower Cane Road Pump Station Wet Weather Storage Tank	1760 McGrathiana Parkway	Lexington	KY	5,334,400		5,334,400
	Lower Cane Road Pump Station Diversion Structure	1760 McGrathiana Parkway	Lexington	KY	65,600	22,900	88,500
	Lower Cane Road Pump Station Control Building	1760 McGrathiana Parkway	Lexington	KY	93,600	64,000	157,600
	Lower Cane Road Pump Station Tank Drain Valve Vault	1760 McGrathiana Parkway	Lexington	KY	75,600	40,700	116,300
	Lower Cane Road Pump Station Wet Well/Pumps	1760 McGrathiana Parkway	Lexington	KY	474,700	48,000	522,700
443	Martin Luther King Park Property in the Open	1625 Mccullough Drive	Lexington	KY	283,510		283,510
444	Police Safety City Storage Garage	1155 Red Mile Place	Lexington	KY	85,700	18,911	104,611
445	Raven Run Park - Nature Center	5886 Jacks Creek Pike	Lexington	KY	344,200	22,400	366,600
446	Raven Run Park - Prather House	5886 Jacks Creek Pike	Lexington	KY	664,100		664,100
447	Town Branch Pump Station Submersible Station	335 Jimmie Drive	Lexington	KY	35,000		35,000
448	Wolf Run Pump Station Lift Station Structure	689 Byrd Thurman Road	Lexington	KY	1,538,800	1,865,600	3,404,400
450	Blackford Pump Station - Submersible Structure	3200 Mahala	Lexington	KY	354,200		354,200
451	Glen Eagles Pump Station - Submersible Statuin	3095 Caversham Park Lane	Lexington	KY	122,188		122,188
452	Leestown West Pump Station - Submersible Station	150 Venture Court	Lexington	KY	39,600		39,600
453	Man-O-War Pump Station - Submersible Station	2079 Bryant Road	Lexington	KY	128,800		128,800
454	Cheapside Park Pavilion	215 West Main Street	Lexington	KY	495,800		495,800

Ins Loc	Name	Address	City	St	Real Property	Personal Property	Total Insured Value
455	Fire Station #24	2754 Magnolia Springs Dr	Lexington	KY	3,291,100	343,288	3,634,388
456	Dwelling @ Picadome	468 Parkway Drive	Lexington	KY	197,900		197,900
457	West Hickman WW Storage Facility	635 WEST HICKMAN PLANT ROAD	NICHOLASVILLE	KY	12,717,900	763,100	13,481,000
458	New Police Canine Building	687 Byrd Thurman Way	Lexington	KY	521,400	179,250	700,650
459	West Hickman WWTP - Salt Barn #2	Brannon Road	Lexington	KY	913,200		913,200
460	Solid Waste Truck Bay #3	675 Bryd Thurman Drive	Lexington	KY	751,500	388,528	1,140,028
461	Southland Pump Station - Submersible Station	Harrodsburg Road	Lexington	KY	714,388		714,388
462	General Services - Facilities Mgmt Storage	1555 Old Frankfort Pike	Lexington	KY	85,600	47,178	132,778
463	Operational Control - Facilities Storage Bldg #1	Old Frankfort Pike	Lexington	KY	59,260	31,400	90,660
464	Martin Luther King Park - Restroom Building	1625 Mccullough Drive	Lexington	KY	46,370	7,680	54,050
465	Coolavin Park - Neighborhood Center	550 West Sixth Street	Lexington	KY	334,800	43,680	378,480
466	East Hickman Wet Weather Storage Facility	3318 Buckhorn Drive	Lexington	KY	2,768,700		2,768,700
467	Belleau Wood Park - Property in the Open	3770 Forest Green Drive	Lexington	KY	199,551		199,551
468	Coldstream Park - Property in the Open	1850 Pisacano Drive	Lexington	KY	100,113		100,113
469	Gardenside Park - Property in the Open	1835 Yorktown Road	Lexington	KY	112,486		112,486
470	Harrods Hill Park - Property in the Open	3308 Ridgecane Road	Lexington	KY	84,365		84,365
471	Highland Park - Property in the Open	1991 Mark Avenue	Lexington	KY	140,608		140,608
472	Hisle Farm Park - Property in the Open	3601 Briar Hill Road	Lexington	KY	213,725		213,725
473	Kenwick Park - Property in the Open	313 Owsley Avenue	Lexington	KY	118,111		118,111
474	Lakeside Golf Course - Storage Building	3725 Richmond Road	Lexington	KY	202,476	3,000	205,476
475	Lakeside Golf Course - Restroom Building	3725 Richmond Road	Lexington	KY	91,451		91,451
476	Masterson Station Park - Property in the Open	3051 Leestown Road	Lexington	KY	583,629		583,629
477	Mount Tabor Park - Property in the Open	550 Elk Lake Drive	Lexington	KY	393,702		393,702
478	Oakwood Park - Property in the Open	1050 Briarwood Drive	Lexington	KY	393,702		393,702
479	Expansion Area 3 Pump Station	1181 Providence Place Parkway	Lexington	KY	1,890,300	2,685,500	4,575,800
480	McConnell House	1265 Manchester Street	Lexington	KY	675,000		675,000
	West Hickman WWTP - EFFLUENT SCREENING FACILITY	635 WEST HICKMAN PLANT ROAD	NICHOLASVILLE	KY	2,938,500	2,473,600	5,412,100
	West Hickman WWTP - EFFLUENT PUMP PIT	635 WEST HICKMAN PLANT ROAD	NICHOLASVILLE	KY	828,200	355,100	1,183,300



Ins Loc	Name	Address	City	St	Real Property	Personal Property	Total Insured Value
	West Hickman WWTP - PIPE GALLERY/CONTROLS	635 WEST HICKMAN PLANT ROAD	NICHOLASVILLE	KY	2,427,800		2,427,800
	West Hickman WWTP - GENERATOR BUILDING	635 WEST HICKMAN PLANT ROAD	NICHOLASVILLE	KY	934,400	844,900	1,779,300
	West Hickman WWTP - GRIT SYSTEM	635 WEST HICKMAN PLANT ROAD	NICHOLASVILLE	KY	557,000	652,900	1,209,900
	West Hickman WWTP - EFFLUENT/BPR DISTRIBUTION BOX 1 & 2	635 WEST HICKMAN PLANT ROAD	NICHOLASVILLE	KY	191,900	152,600	344,500
	West Hickman WWTP - SCRUBBER	635 WEST HICKMAN PLANT ROAD	NICHOLASVILLE	KY	123,500	366,600	490,100
	Wolf Run WWS Tank - Controls/Wet Well	1104 Kilrush Drive	Lexington	KY	495,600	124,700	620,300
	West Hickman 7 Tank - 5 MG Tank	301 Quinton Drive	Lexington	KY	3,285,500		3,285,500
	West Hickman 7 Tank - Controls/Generator Building	301 Quinton Drive	Lexington	KY	589,300	446,300	1,035,600
	West Hickman 7 Pump Station	2401 Richmond Road	Lexington	KY	1,095,500	1,303,400	2,398,900
	Fire Station #01 - Maintenance/Woodshop	219 East Third Street	Lexington	KY	1,518,600	403,685	1,922,285
	Fire Training Center - Restroom Building	1375 Old Frankfort Pike	Lexington	KY	29,300		29,300
	Fire Training Center - Training Pavilion	1375 Old Frankfort Pike	Lexington	KY	61,500	6,373	67,873
	Fire Training Center - Storage	1375 Old Frankfort Pike	Lexington	KY	27,500		27,500
	Police Safety City - Storage Garage	1155 Red Mile Place	Lexington	KY	85,700	18,911	104,611
	East Hickman Wet Weather Storage Facility	3318 Buckhorn Drive	Lexington	KY	2,027,700	2,808,000	4,835,700

Additional Values:

Vehicles (Cost New) – 115,318,997 (\$25M Sublimit applies)

Traffic Engineering Equipment – 46,428,780 (\$10M Sublimit applies)

Animals – 283,500

Fine arts – 10,000,000

EDP – 21,495,571

Rolling Stock/Contractors Equipment – 7,524,088

## COMMERCIAL GENERAL LIABILITY

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

Carrier Name: **Safety National Casualty Corporation**

A.M. Best Rating **A++: XV as of November 17, 2021**

**Coverage Written On:**

Occurrence Form       Claims Made Form  
Retroactive Date:

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

**Retentions**      Amount

CGL – Each Occurrence	\$1,500,000
Personal and Advertising Injury	\$1,500,000
Damages to Rented Premises	\$1,500,000
Employee Benefits Liability	\$1,500,000

ALAE Within Retention Paid By Insured

**ADDITIONAL COVERAGES**

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

**Forms/Endorsements / Exclusions**

Access or Disclosure of Confidential or Personal Information And Data-Related Liability Exclusion	CG 21 07
Additional Insured CI & PD	GLM 069
Amended Definition of Bodily Injury	SNGL 004
Asbestos Exclusion	SNGL 044
Boats	CG 24 12
Co-Employee Exclusion Deleted	SNGL 012
Contractual Liability – Railroads	CG 24 17
Coverage C- Medical Payments Exclusion	CG 21 35
Deletion of Premium Audit Condition	SNGL 053
Designated Additional Insured (Broad Form)	SNGL 022

**Coverage Summary**

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

**Occurrence Basis**

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

**Claims Made Basis**

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

**Endorsements**

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

Earlier Notice of Cancellation	CG 02 24
Emergency & First Aid Medical Treatment	GLM 015
Employee Benefits Liability Coverage with Self- Insured Retention	SNGL 054
Employment Related Practices Exclusion	CG 21 47
ERISA Exclusion	SNGL 002
Failure to Supply Exclusion	CG 22 50
Fungi or Bacteria Exclusion	CG 21 67
Governmental Subdivisions Endorsement	CG 24 09
Injury to Volunteer Firefighters Exclusion	CG 22 56
Insured Contract Definition – Mutual Aid Agreements	GLM 070
Knowledge of Occurrence	SNGL 020
Law Enforcement Exclusion	CG 22 51
Lead Exclusion	SNGL 043
Liquor Liability Exception	CG 21 51
Nuclear Energy Liability Exclusion	IL 00 21
Pesticide Or Herbicide Applicator – Limited Pollution	CG 22 64
Self-Insured Retention Endorsement	SNGL 024
Sexual Abuse or Molestation Coverage	GLM 007-2
Silica Exclusion	CG 21 96
Total Pollution Exclusion W/ Building Heating, Cooling & Dehumidifying Equipment and Hostile Fire Exception	CG 21 65
Unintentional Failure to Disclose Hazards or Occurrences	SNGL 021

## COMMERCIAL AUTOMOBILE

Named Insured: **Lexington-Fayette Urban County Government**  
 Carrier Name: **Safety National Casualty Corporation**  
 AM Best Rating: **A++: XV as of November 17, 2021**

**Coverage Description**

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

**Includes:** *(those coverages with a checkmark)*

- Non-Owned Auto Liability
- Hired Auto Liability

Retention - \$1,500,000 Auto Liability – Any One Accident  
 ALAE within Retention Paid by Insured

**Forms/Endorsements/Exclusions:**

Amphibious Vehicles	CA 23 97
Audio, Visual, & Data Electronic Equipment Coverage- Fire, Police, & Emergency Vehicles	CA 20 02
Broad Form Named Insured	SNCA 038
Earlier Notice of Cancellation	SNCA 024
Emergency Services - Volunteer Firefighters' and Workers' Injuries Excluded	CA 20 30
Exclusion of Federal Employees Using Autos in Government Business	CA 04 42
Hired Autos Specified as Covered Autos you Own	CA 99 16
Knowledge of Occurrence	SNCA 025
Nuclear Energy Liability Exclusion	IL 00 21
Public Entity Endorsement	SNCA 029
Public Transportation Autos	CA 24 02
Self-Insured Retention Endorsement	SNCA 022 16
Silica Exclusion	CA 23 95
Unintentional Failure to Disclose Material Facts	SNCA 028
Unintentional Failure to Provide Notice of Accident or Loss	SNCA 030
Waiver of Premium Audit Condition	CAM 001

**Coverage Summary**

This policy can provide a combination of liability protection and physical damage coverage for loss due to damage to vehicles owned, maintained, or used by you. Additional coverages such as medical payments and uninsured motorist protection can be purchased to "customize" the policy to fit your business.

**Symbols**

- |                                       |  |
|---------------------------------------|--|
| 1 - Any auto                          | 6 - Owned autos subject to compulsory UM |
| 2 - Owned autos only                  | 7 - Specific described autos             |
| 3 - Owned PPT only                    | 8 - Hired autos only                     |
| 4 - Owned autos other than PPT        | 9 - Non-owned only to "No Fault"         |
| 5 - Owned autos subject to "No Fault" |  |

**Endorsements**

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

---

## PUBLIC OFFICIALS & EMPLOYMENT PRACTICES LIABILITY

---

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

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

A.M. Best Rating:    **A++: XV as of November 17, 2021**

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

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

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

Coverage Retention Form IL SIR 0716  
Mandatory State Forms  
Non-Stacking of Limits Endorsement – Form ILNONSTACK 0416  
Earlier Notice of Cancellation – 90 Days – ESOC 001  
Knowledge of Occurrence – ESOC 004

### **Coverage Summary**

This coverage agreement provides protection against claims resulting from alleged breach of duty, negligence, error or omission while acting in their capacities

### **Endorsements**

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

---

## LAW ENFORCEMENT LIABILITY

---

Named Insured: **Lexington-Fayette Urban County Government**  
Carrier Name: **Safety Specialty Insurance Company/Safety National (Non-Admitted)**  
A.M. Best Rating: **A++: XV as of November 17, 2021**

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

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

Coverage Retention Form ILSIR 0716  
Mandatory State Forms  
Non-Stacking of Limits Endorsement – Form ILNONSTACK 0416  
Coverage of Basic First Aid Treatment – ESOC 037  
Modified RICO Exclusion – ESM 027  
Earlier Notice of Cancellation – 90 Days – ESOC 001  
Knowledge of Occurrence – ESOC 004  
Punitive Damage Coverage – ESOC 012

## EXCESS LIABILITY

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

Carrier Name: **Safety National Casualty Corporation**

A.M. Best Rating: **A++: XV as of November 17, 2021**

<u>Coverage</u>	<u>Limits</u>
Each Occurrence Limit	<b>\$3,000,000</b>
General Aggregate Limit	<b>\$3,000,000</b>

**Commercial Excess Coverage Form CX 00 01**

**Terms / Conditions / Endorsements**

Failure to Supply – XLM 001  
 Earlier Notice of Cancellation – 90 Days – XLM 003  
 Knowledge of Occurrence – XLM 005  
 Cap on Losses From Certified Acts of Terrorism – CX 21 30

**Coverage Summary**  
 Excess Liability Insurance protecting against claims in excess of the limits of other primary policies.

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

**Underlying Insurance**

<input checked="" type="checkbox"/> <b>General Liability</b>	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Each Occurrence</th> <th style="text-align: left;">General Aggregate</th> <th style="text-align: left;">Products/Completed Operations</th> </tr> </thead> <tbody> <tr> <td style="text-align: left;">\$2,000,000</td> <td style="text-align: left;">\$4,000,000</td> <td style="text-align: left;">\$4,000,000</td> </tr> </tbody> </table>	Each Occurrence	General Aggregate	Products/Completed Operations	\$2,000,000	\$4,000,000	\$4,000,000
Each Occurrence	General Aggregate	Products/Completed Operations					
\$2,000,000	\$4,000,000	\$4,000,000					
<input checked="" type="checkbox"/> <b>Employee Benefits Liability</b> - Retro Date – 7/1/2017	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Each Employee</th> <th style="text-align: left;">Aggregate</th> </tr> </thead> <tbody> <tr> <td style="text-align: left;">\$2,000,000</td> <td style="text-align: left;">\$4,000,000</td> </tr> </tbody> </table>	Each Employee	Aggregate	\$2,000,000	\$4,000,000		
Each Employee	Aggregate						
\$2,000,000	\$4,000,000						
<input checked="" type="checkbox"/> <b>Automobile Liability</b>	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Liability Limit</th> </tr> </thead> <tbody> <tr> <td style="text-align: left;">\$2,000,000</td> </tr> </tbody> </table>	Liability Limit	\$2,000,000				
Liability Limit							
\$2,000,000							
<input checked="" type="checkbox"/> <b>Public Officials Liability</b>	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Each Occurrence</th> <th style="text-align: left;">Aggregate</th> </tr> </thead> <tbody> <tr> <td style="text-align: left;">\$2,000,000</td> <td style="text-align: left;">\$2,000,000</td> </tr> </tbody> </table>	Each Occurrence	Aggregate	\$2,000,000	\$2,000,000		
Each Occurrence	Aggregate						
\$2,000,000	\$2,000,000						
<input checked="" type="checkbox"/> <b>Law Enforcement Liability</b>	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Each Occurrence</th> <th style="text-align: left;">Aggregate</th> </tr> </thead> <tbody> <tr> <td style="text-align: left;">\$2,000,000</td> <td style="text-align: left;">\$2,000,000</td> </tr> </tbody> </table>	Each Occurrence	Aggregate	\$2,000,000	\$2,000,000		
Each Occurrence	Aggregate						
\$2,000,000	\$2,000,000						
<input checked="" type="checkbox"/> <b>Employers Liability</b>	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Each Occurrence</th> <th style="text-align: left;">Aggregate</th> </tr> </thead> <tbody> <tr> <td style="text-align: left;">\$2,000,000</td> <td style="text-align: left;">\$2,000,000</td> </tr> </tbody> </table>	Each Occurrence	Aggregate	\$2,000,000	\$2,000,000		
Each Occurrence	Aggregate						
\$2,000,000	\$2,000,000						

## PUBLIC ENTITY EXCESS LIABILITY

Named Insured: **Lexington-Fayette Urban County Government**  
 Carrier Name: **Gemini Insurance Company/Berkely (Non-Admitted)**  
 A.M. Best Rating: **A+: XV as of May 27, 2021**

**Coverage Form: Berkley Public Entity Excess**

<b>Coverage Description</b>	<b>Limit</b>
Policy Aggregate (excluding Automobile Liability which is not subject to an Aggregate)	\$5,000,000
Each Occurrence, Accident, Act, or Claim	\$5,000,000

**Followed Policy – Safety National Casualty Corporation**

Each Occurrence	\$3,000,000
General Aggregate	\$3,000,000

**Schedule of Underlying Insurance**

<b>Coverage</b>	<b>Insurer</b>	<b>Limits</b>
General Liability	Safety National Casualty Corporation	Each Occurrence Limit - \$2,000,000 Aggregate Limit - \$4,000,000 Self Insured Retention - \$1,500,000
Employee Benefits Liability	Safety National Casualty Corporation	Each Employee Limit - \$2,000,000 Aggregate Limit - \$4,000,000 Self Insured Retention - \$1,500,000
Auto Liability	Safety National Casualty Corporation	Any One Accident - \$2,000,000 Self Insured Retention - \$1,500,000
Public Officials & Employment Practices Liability	Safety Specialty Insurance Company	Each Wrongful Act - \$2,000,000 Aggregate Limit - \$2,000,000 Self Insured Retention - \$1,500,000
Law Enforcement Liability	Safety Specialty Insurance Company	Each Occurrence Limit - \$2,000,000 Annual Aggregate Limit - \$2,000,000 Self Insured Retention - \$1,500,000
Employers Liability	Safety National Casualty Corporation	Each Occurrence Limit - \$2,000,000 Aggregate Limit - \$2,000,000 Self Insured Retention - \$1,000,000
Excess Follow Form	Safety National Casualty Corporation	Each Occurrence Limit - \$3,000,000 General Aggregate Limit - \$3,000,000

Defense Handling: Inside

Minimum Earned Premium at Inception: 35%

**Schedule of Forms and Endorsements**

XFP 3000 04/20 Berkley Public Excess Declarations Page  
 XFP 3002 04/20 Berkley Public Excess Schedule of Forms and Endorsements  
 XFP 3003 02/20 Schedule of Underlying Insurance



XFP 3001 02/20 Berkley Public Entity Follow Form Policy  
XFP 3004 09/20 Signatures  
XFP 3005 02/20 Cap On Losses From Certified Acts Of Terrorism  
XFP 3006 02/20 Exclusion Of Certified Acts Of Terrorism  
XFP 3007 02/20 Trade Or Economic Sanctions Endorsement  
XFP 3008 02/20 Service of Suit Endorsement  
XFP 3036 05/20 Exclusion - Communicable Disease  
IL P 001 01/04 U.S. Treasury Department's Office Of Foreign Assets Control ("OFAC") Advisory Notice  
To Policyholders  
LOSS Notice 01/20 Loss Notice

## EXCESS WORKERS' COMPENSATION

Named Insured: **Lexington Fayette Urban County Government**  
 Carrier Name: **Safety National Casualty Corporation**  
 A.M. Best Rating: **A++: XV as of November 17, 2021**

**Contract Terms**

**Specific Excess Only**

Liability Period	07/01/2022 – 07/01/2023
Payroll Reporting Period	07/01/2022 – 07/01/2023
Payroll	\$195,610,713
Manual Premium	\$3,038,448
Standard Premium	\$3,038,448
Self-Insured Retention	\$1,000,000
Specific Limit	Statutory
Employers Liability Limit	\$2,000,000 per Occurrence/ \$2,000,000 Aggregate
Premium Rate	\$0.2234 (Rate \$100 Payroll)
Deposit Premium	\$436,994
Minimum Premium	\$393,295
Pay Plan	Annual Payment
Audit Type	<b>Voluntary</b>

**Coverage Summary**

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

**Endorsements**

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

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

**Endorsements:**

Kentucky Mandatory Endorsement(s), if applicable  
 0288 00 0908 (XWC) Employers' Liability Per Occurrence & Aggregate Maximum Limits of Liability  
 0467 02 1105 (XWC) Employers' Liability Maximum Limit & Aggregate Maximum Limit of Indemnity  
 6000 00 0121 (XWC) Terrorism Risk Insurance Program Reauthorization Act Endorsement

**EXCESS WORKERS' COMPENSATION RATING BASIS**

<b>Code</b>	<b>Classification</b>	<b>Exposure</b>
0106	Tree Pruning, Spraying, Repairing, & Drivers	\$163,116
5191	Office Machine/Appl Installation-Inspection-Adjustment or Repair	\$197,984
5506	Street or Road Construction: Paving or Repaving & Drivers	\$1,284,167
6306	Sewer Construction All Operations	\$724,474
7580	Sewage Disposal Plant Operation & Drivers	\$6,814,376
7610	Radio or Television Broadcasting Station-All Employees & Clerical, Drivers	\$710,095
7710	Firefighters & Drivers	\$45,607,318
7720	Police Officers & Drivers	\$58,444,908
8380	Automobile Service or Repair Center & Drivers	\$2,475,135
8742	Salesperson, Collectors or Messengers - Outside	\$2,597,605
8810	Clerical Office Employees NOC	\$48,488,312
8820	Attorney-All Employees & Clerical, Messengers, Drivers	\$1,543,676
8864	Social Service Organization-All Employees & Salesperson, Drivers	\$471,040
8869	Child Day Care Center-Professional Employees and Clerical, Salespersons	\$1,280,250
9015	Building - Operation by Owner or Lessee	\$3,639,730
9101	College or School: All Other Employees	\$35,599
9102	Parks NOC-All Employees & Drivers	\$7,481,889
9403	Garbage, Ashes or Refuse Collection & Drivers	\$5,797,170
9410	Municipal, Township, County or State Employee NOC	\$7,853,869
	<b>Totals</b>	<b>\$195,610,713</b>

---

## AVIATION

---

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

Carrier Name: **Westchester Fire Insurance Company/Chubb**

A.M. Best Rating: **A++: XV as of December 10, 2021**

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

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

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

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

**LOCATION OF THE AIRCRAFT:** The aircraft is based in Lexington, Kentucky

**TERRITORY:** While the Aircraft is anywhere in the world (excluding Alaska), Canada or Mexico, or while the Aircraft is being transported between ports in the territory.

**SCHEDULE OF INSURED AIRCRAFT:**

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

**Applicable Liability Coverages, Limits of Liability**

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

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

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

The policy is also subject to the following:

AC 100 (07/10) Aircraft Policy - Jacket  
AC 101 (07/07) Aircraft Policy - Declarations  
AC 101S (07/07) Aircraft Policy - Schedule of Endorsements  
AC 102 (11/98) Aircraft Policy - Provisions  
AC 103 (11/98) Pilots Who May Fly The Aircraft  
AC 107 (11/98) Passenger Voluntary Settlement Endorsement

- *Limit of Settlement \$250,000 Any One Passenger (including crew)*

AC 109 (11/98) Non-Owned Aircraft Liability Endorsement

- *Max seating (including crew): Twenty (20)*

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

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

MS-313446 (12/20) Amendment to Limits in Endorsement AC 1200 (Governmental Entity Limited Enhanced Coverage Endorsement)

- *Temporary Replacement Component Part Expense: \$500,000*
- *Maximum Daily Expense Limit: \$10,000*
- *Per Incident of Damage to the Aircraft Limit: \$375,000*
- *Spare Parts- Amount of Insurance Any One Location or Sending: \$500,000*
- *Spare Parts- Deductible Amount Each and Every \$1,000*
- *Personal Injury Annual Aggregate Limit: \$20,000,000*

AC 159 (11/98) Nuclear Risk Exclusion Clause

AC 160 (11/98) Aircraft Additional Equipment

*Equipment List:*

1. One FLIR 8500 Ultra w/ laser target designator (thermal imager) at \$450,000
2. One Augmented Reality Mapping System (Churchill) at \$169,250
3. One Macroblue computer touch screen 12" monitor (rated for vibration) at \$15,708
4. One GARMIN 530 aircraft radio and navigation system at \$15,000
5. One L-3 Lynx, NGT-9000 Transponder (ADS-B in/out, real time weather & aircraft proximity) at \$6,800
6. One AVEO ENGINEERING positioning/navigation LED/strobe lighting system (exterior) at \$3,000
7. One TECHNOSONIC Radio - model TDFM-9000 series (UHF/VHF/800 capable police radio) at \$40,000
8. One TAIT radio - model TM9155 police radio at \$1,600
9. One GARMIN SL-40 aircraft radio at \$1,200
10. One SPECTROLAB SX-16 searchlight w/ SLASS system at \$150,000
11. One SHADIN model AMS-2000 altitude management system at \$3,600
12. Jupiter Dual Audio Panel at \$9,700
13. SPOT Gen3-GPS Tracker at \$150.00

*Equipped to N911LP*

*Amount of Ins: \$866,008*

*Deductible: \$Nil*

*Equipment List:*

1. Garmin Transponder model GTX327 at \$1,800
2. PS Engineering model PAC-24 audio panels at \$2,000
3. PS Engineering model PAC-24 audio panels at \$2,000
4. TAIT model TM9155 police radio at \$1,600
5. Garmin model SL-40 aircraft radio at \$1,200

*Equipped to N912LP*

*Amount of Ins: \$8,600*

*Deductible: \$NIL*

AC 161 (11/98) Date Recognition Exclusion Endorsement

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

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

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

AC 168 (11/03) Pollution Endorsement

AC 170 (01/15) Limited Terrorism Coverage Endorsement

AC 174 (02/05) Unearned Premium Insurance Endorsement

AC 178 (02/05) Volunteers Endorsement

AC 185 (02/05) Emergency Landing Endorsement

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

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

IL P 001 (01/04) U.S. treasury Departments' Office of Foreign Assets Control ("OFAC") Advisory Notice to Policyholders

TR-19604e (08/20) Notice Of Terrorism Insurance Coverage

---

## CYBER LIABILITY

---

Named Insured:       **Lexington-Fayette Urban County Government**  
Carrier Name:         **Crum & Forster Specialty Insurance Co. (Non-Admitted)**  
A.M. Best Rating:    **A: XIV as of July 14, 2021**

**Limits of Liability**

Aggregate Limit of Liability	\$2,000,000
Breach Response Limit of Liability	\$2,000,000
eCrime Loss Sublimit of Liability	\$250,000
Dependent Business Sublimit of Liability	\$500,000
Ransomware/Malware Sublimit of Liability	<b>\$1,000,000</b>
Ransomware/Malware Coinsurance	<b>25%</b>
<b>Deductible – each incident or event</b>	<b>\$100,000</b>
<b>Continuity Date</b>	7/1/2021
<b>Waiting Period</b>	<b>18 hours</b>

**Note:** Defense is within the Limit of Liability

**Coverage Options Included:**

**Coverage A: Breach Costs**

**Coverage B: Cyber Liability**  
-network security & privacy liability  
-regulatory liability and defense  
-PCI fines and assessments  
-contingent B/I & P/D

**Coverage C: Multimedia Liability**

-contingent B/I & P/D

**Coverage D: eCrime Loss**

-social engineering  
-fraudulent funds transfer  
-telephone system fraud  
-invoice manipulation

**Coverage E: Cyber Extortion Loss**

**Coverage F: First Party Loss**

- data asset loss
- loss of income and extra expense
- bricking
- reputational loss
- cryptojacking

**Policy Form: Cyber and Multimedia Liability Insurance Policy, SC-POL-002 (01/22)**

**Additional Conditions / Endorsements / Exclusions:**

CS 07 001 01 21 Signature Page (Crum and Forster Insurance Company)  
IL P 001 01 04 U.S. Treasury Department's (OFAC) Advisory Notice to Policyholders  
SOP CF 07 16 Service of Process Clause (C&FS)  
SC-TRIA-001 (08/20) Disclosure Pursuant to Terrorism Risk Insurance Act  
SC-END-001 (08/18)  
SC-END-093 (12/21)  
Cap on Losses from Certified Acts of Terrorism

## POLLUTION LEGAL LIABILITY

Named Insured: **Lexington-Fayette Urban County Government**  
 Carrier Name: **Illinois Union Insurance Company/Chubb (Non-Admitted)**  
 A.M. Best Rating: **A++: XV as of December 10, 2021**

**Coverage Form**

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

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

**Policy Form: PF-44887b (08/18) Premises Pollution Liability Insurance Policy**

**Additional Conditions / Endorsements / Exclusions:**

1. Premium is 25 % Minimum-Earned as of inception of the Policy
2. PF-44898a (01/17) Automatic Acquisition and Due Diligence (Fungi) Endorsement
  - a. 60 days
  - b. Additional premium schedule
    - i. Property Type: municipal buildings. A/P: \$250 (\$250 minimum)
    - ii. Property Type: vacant land/ green space. A/P: \$250 (\$250 minimum)
3. PF-55008 (03/21) Communicable, Infectious Or Contagious Diseases Exclusionary Endorsement
4. PF-44917a (03/20) Dedicated Defense Aggregate Limit Endorsement - \$500,000 Aggregate Sublimit
5. PF-46966 (09/15) Known Conditions Exclusion Amendatory Endorsement
6. PF-44957 (09/14) Notice of Cancellation Amendatory (Generic Time Frame) Endorsement - 90 days NOC
7. PF-44967 (09/14) Premium Earn-Out (Staggered - One Year - Acceleration) Endorsement
8. PF-44968 (09/14) Prior Claims Exclusionary (Broad) Endorsement
9. PF-51286 (10/18) Schedule of Covered Locations Endorsement
  - Per SOV on file - retroactive date 7/1/2011
  - Hailey Pike Landfill - 4172/4253 Hedger Lane Lexington, KY - retroactive date 7/1/2014
  - Old Frankfort Pike Landfill- 1625/1631 Old Frankfort Pike Lexington, KY - retroactive date 7/1/2014
10. MS-326269.1 (05/21) Public Entity Coverage Amendatory (Sewage Backup) Endorsement
11. SL-34255a (01/16) Service of Suit Endorsement
12. ALL-21101 (11/06) Trade Or Economic Sanctions Endorsement
13. LD-5S23k (03/21) Signatures
14. SL-24685 (03/08) Kentucky Surplus Lines Notification
15. ALL-20887a (03/16) Chubb Producer Compensation Practices & Policies
16. ILP 001 01 04 U. S. Treasury Department's Office of Foreign Assets Control ("OFAC") Advisory Notice to Policyholders

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



## PREMIUM SUMMARY

DESCRIPTION OF COVERAGE	EXPIRED PREMIUM	RENEWAL PREMIUM
Property	\$561,476.71	\$645,678.72
Commercial General Liability	\$84,531.00	\$105,456.00
Commercial Automobile Liability	\$200,159.00	\$221,394.00
Public Officials Liability	\$88,318.73	\$106,944.10
Law Enforcement Liability (Expiring \$5M Limit; Renewal \$2M Limit)	\$75,972.82	\$66,136.93
Excess Liability (Expiring \$8M Limit, not including Law Enforcement; Renewal \$3M Limit, including Law Enforcement)	\$145,816.00	\$116,588.00
Excess Law Enforcement Liability (\$5M Limit)	\$116,528.17	N/A
Excess Liability (\$5M x \$5M including Law Enforcement)	N/A	\$387,346.04
Excess Workers' Compensation	\$395,580.00	\$436,994.00
Aviation	\$33,573.00	\$36,868.91
Cyber Liability	\$46,516.67	\$98,820.00
Pollution Legal Liability	\$21,262.00	\$24,427.21
<b>Total Premium Including Excess Law Enforcement Liability</b>	<b>\$1,769,734.10</b>	<b>\$2,246,653.91</b>

**NOTES:**

1. Renewal premiums contemplate the following exposure changes:
  - a. Property Total Insurable Values increased 18% from \$1,010,267,523 to \$1,188,292,077
  - b. Revenue increased 10% from \$349,493,779 to \$385,547,907
  - c. Number of vehicles decreased 2% from 1,840 to 1,812
  - d. Number of employees increased 7% from 3,294 to 3,534
  - e. Payroll increased 10% from \$177,708,771 to \$195,610,713
  
2. Last year Safety National reduced the Law Enforcement Liability limit from \$10M to \$5M. A separate Excess Law Enforcement Liability policy with \$5M excess of \$5M was placed with Kinsale. This year Safety National reduced the limit on the other casualty lines from \$10M to \$5M. Above renewal premium includes a separate Excess Liability quote from Gemini Insurance Company (Berkley) with a \$5M limit including Law Enforcement Liability.

3. Safety National's casualty program is contingent upon also binding the Excess Workers' Compensation program with Safety National.
4. Safety National is offering a two-year rate commitment on their program. Details are as follows:

Casualty Program (Commercial General Liability, Automobile Liability, Public Officials & Employment Practices Liability, Law Enforcement Liability and Excess Liability)

#### **PROGRAM COMMITMENT**

Safety National is offering renewal rate guaranty of no more than 5% increase for the 7/1/2023 – 7/1/2024 policy term subject to the following conditions:

- 1) Signed Agreement returned within 60 days following the effective date of 7/1/2022.
- 2) No certified "act of terrorism", as defined under the Terrorism Risk Insurance Act of 2002 or any subsequent acts, amendments, or reauthorizations thereto ("TRIA"), occurs during the Current Period.
- 3) No "pandemic" first originates and/or is first declared during the Current Period with "pandemic" defined as a disease prevalent throughout an entire state, country, continent or world that meets either of the following criteria:
  - a. Such disease is declared a pandemic by the World Health Organization; or
  - b. Any branch or agency of the United States Federal Government, or any state covered by the Excess Policy(ies), declares the spread of such disease to be a public health emergency.
- 4) No significant change in underwriting exposure as applicable to the type of policy, with "significant" being understood to mean a +/-15% change in exposure for the Renewal Period over that in place for the Current Period.
- 5) No significant change in core business underwriting exposure, with "significant" being understood to mean a +/-15% change in exposure for the Renewal Period over that in place for the Current Period.
- 6) No significant change in underwriting exposure through development of, or acquisition of, non-core business, with "significant" being understood to be a change in exposure that is in excess of 5% for the Renewal Period over that for the Current Period.
- 7) No new, individual incurred loss during the Current Period to exceed 50% of that Excess Policy's applicable SIR/Retention amount with such losses to be valued as of 4/30/2023.
- 8) No development of existing claims have a date of loss prior to the effective date of the Current Period, to exceed 50% of the Excess Policy's applicable SIR/Retention amount with such losses to be valued as of 4/30/2023.

Excess Workers' Compensation

#### **PROGRAM COMMITMENT**

Safety National is offering renewal rate guaranty of no more than 5% increase for the 7/1/2023 – 7/1/2024 policy term subject to the following conditions:

- 9) Signed Agreement returned within 60 days following the effective date of 7/1/2022.
- 10) No certified "act of terrorism", as defined under the Terrorism Risk Insurance Act of 2002 or any subsequent acts, amendments, or reauthorizations thereto ("TRIA"), occurs during the Current Period.

- 11) No “pandemic” first originates and/or is first declared during the Current Period with “pandemic” defined as a disease prevalent throughout an entire state, country, continent or world that meets either of the following criteria:
  - a. Such disease is declared a pandemic by the World Health Organization; or
  - b. Any branch or agency of the United States Federal Government, or any state covered by the Excess Policy(ies), declares the spread of such disease to be a public health emergency.
  
- 12) No significant change in allocation of Exposure Basis among states for the Renewal Period from that in place for the Current Period with “significant” being understood to mean a +/- 5% change in Exposure Basis of any state that represents more than 25% of the total policy Exposure Basis written in each preceding Liability Period or a +/-50% change in Exposure Basis in any state that represents less than 25% of the total Exposure Basis for such preceding Liability Period.
  
- 13) No significant change in core business underwriting exposure, with “significant” being understood to mean a +/-15% change in exposure for the Renewal Period over that in place for the Current Period.
  
- 14) No significant change in underwriting exposure through development of, or acquisition of, non-core business, with “significant” being understood to be a change in exposure that is in excess of 5% for the Renewal Period over that for the Current Period.
  
- 15) No new, individual incurred loss during the Current Period to exceed 50% of that Excess Policy’s applicable SIR/Retention amount with such losses to be valued as of 4/1/2023.  
 No development of existing claims have a date of loss prior to the effective date of the Current Period, to exceed 75% of the Excess Policy’s applicable SIR/Retention amount with such losses to be valued as of 4/1/2023. The foregoing shall not apply to Claim Number #292085 having a date of loss of 09/14/2016.
  
5. All premiums include applicable taxes. Taxes on the Property are estimated (\$46,077.64), variance may occur depending on the allocation of reinsurance premium to specific locations by AFM at policy issuance.
  
6. Above premiums include coverage for Terrorism on the following policies based on prior purchasing decisions:
  - Property - \$18,500.00 plus applicable taxes
  - Commercial General Liability - \$837.00 plus applicable taxes
  - Safety National Excess Liability - \$3,943.00 plus applicable taxes
  - Gemini Insurance Company Excess Liability - \$5,605.00 plus applicable taxes
  - Cyber Liability - \$0
  - Excess Workers’ Compensation is included – the portion of the premium attributable to this coverage is .5%
  
7. Terrorism may be added to the Aviation for an additional premium of \$1,532.00 plus applicable taxes. Combined Terrorism and War Coverage may be added to the Aviation for an additional premium of \$1,914.00 plus applicable taxes.
  
8. Terrorism may be added to the Pollution Legal Liability for an additional premium of \$1,112.00 plus applicable taxes.

**OPTIONAL QUOTES:**

Crum & Forster Cyber Liability – Option #2 increases the sublimit on Ransomware/Malware from \$1,000,000 to \$1,900,000 and decreases the Ransomware/Malware Coinsurance from 25% to 10%.

**Limits of Liability**

Aggregate Limit of Liability	\$2,000,000
Breach Response Limit of Liability	\$2,000,000
eCrime Loss Sublimit of Liability	\$250,000
Dependent Business Sublimit of Liability	\$500,000
Ransomware/Malware Sublimit of Liability	<b>\$1,900,000</b>
Ransomware/Malware Coinsurance	10%
<b>Deductible – each incident or event</b>	<b>\$100,000</b>
<b>Continuity Date</b>	7/1/2021
<b>Waiting Period</b>	<b>18 hours</b>
<b>Premium</b>	<b>\$85,644</b>

Option #2 – Will be available for purchase once back-up segmentation, with credentials for the back ups being segmented from the network are confirmed.

**SUBJECTIVITIES:**

1. Chubb Pollution is subject to a completed Chubb Environmental application signed within 90 days of inception
2. Signed TRIA acceptance or rejection forms as applicable

# A.M. BEST RATING SCALE

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

A Best's Financial Strength Rating (FSR) is an independent opinion of an insurer's financial strength and ability to meet its ongoing insurance policy and contract obligations. An FSR is not assigned to specific insurance policies or contracts and does not address any other risk, including, but not limited to, an insurer's claims-payment policies or procedures, the ability of the insurer to dispute or deny claims payment on grounds of misrepresentation or fraud; or any specific liability contractually borne by the policy or contract holder. An FSR is not a recommendation to purchase, hold or terminate any insurance policy, contract or any other financial obligation issued by an insurer, nor does it address the suitability of any particular policy or contract for a specific purpose or purchaser. In addition, an FSR may be displayed with a rating identifier, modifier or affiliation code that denotes a unique aspect of the opinion.

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

Rating Categories	Rating Symbols	Rating Notches*	Category Definitions
Superior	A+	A++	Assigned to insurance companies that have, in our opinion, a superior ability to meet their ongoing insurance obligations.
Excellent	A	A-	Assigned to insurance companies that have, in our opinion, an excellent ability to meet their ongoing insurance obligations.
Good	B+	B++	Assigned to insurance companies that have, in our opinion, a good ability to meet their ongoing insurance obligations.
Fair	B	B-	Assigned to insurance companies that have, in our opinion, a fair ability to meet their ongoing insurance obligations. Financial strength is vulnerable to adverse changes in underwriting and economic conditions.
Marginal	C+	C++	Assigned to insurance companies that have, in our opinion, a marginal ability to meet their ongoing insurance obligations. Financial strength is vulnerable to adverse changes in underwriting and economic conditions.
Weak	C	C-	Assigned to insurance companies that have, in our opinion, a weak ability to meet their ongoing insurance obligations. Financial strength is very vulnerable to adverse changes in underwriting and economic conditions.
Poor	D	-	Assigned to insurance companies that have, in our opinion, a poor ability to meet their ongoing insurance obligations. Financial strength is extremely vulnerable to adverse changes in underwriting and economic conditions.

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

### Financial Strength Non-Rating Designations

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

### Rating Disclosure – Use and Limitations

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

BCRs are distributed via the AM Best website at [www.ambest.com](http://www.ambest.com). For additional information regarding the development of a BCR and other rating-related information and definitions, including outlooks, modifiers, identifiers and affiliation codes, please refer to the report titled "Understanding Best's Credit Ratings" available at no charge on the AM Best website. BCRs are proprietary and may not be reproduced without permission.

Copyright © 2019 by A.M. Best Company, Inc. and/or its affiliates. ALL RIGHTS RESERVED.

Version 010219



---

## COMPENSATION DISCLOSURE AND LIMITATION OF LIABILITY

---

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

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

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

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

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

as a percentage of premium or are based on the number of insureds. Additionally, insurers may sponsor MMA training programs and events.

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

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

Rev February 10, 2022

---

## AUTHORIZATION TO BIND

---

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

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

Effective Date: July 1, 2022

Expiration Date: July 1, 2023

**Choose the appropriate option:**

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

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

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

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

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

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

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

**Policy Document Delivery**

I would prefer to have my policies and endorsements delivered to my business in the following manner:

- Mailed through the US Postal Service
- Emailed electronically to the following email address mskidmore@lexingtonky.gov



---

## NON-ADMITTED CARRIER DISCLAIMER

---

Insurance coverage stated below is being placed through an insurer approved to operate on a *non-admitted* basis in the state of Kentucky. Premium taxes and fees are additional amounts over and above the premium for the policy. Policy holders of admitted insurers are protected, to some degree, against the insolvency of the insurer by state guaranty funds. Guaranty funds take over payment of claims that would have been paid by the insurer had the insurer not become insolvent. Policy holders of non-admitted insurers do not have this protection.

**The undersigned insured hereby acknowledges:**

A. I understand that the insurance coverage provided by the insurer named below is written by a non-admitted insurer for the state of Kentucky. I further understand that no Guaranty Fund protection exists in the event insolvency occurs to this non-admitted insurer.

B. After understanding the advantages and disadvantages of securing insurance coverage through this insurer, I, with full knowledge and consent, do hereby authorize and request J. Smith Lanier & Co. to place such coverage with the insurer stated below.

---

Coverage Type: Public Officials Liability

Policy Effective Date: 07/01/2022

Insurer: Safety Specialty Insurance Company

Lexington-Fayette Urban County Government  
*Named Insured*

Linda Gorton  
*Authorized Signature*

7/7/2022  
*Date*

---

## NON-ADMITTED CARRIER DISCLAIMER

---

Insurance coverage stated below is being placed through an insurer approved to operate on a *non-admitted* basis in the state of Kentucky. Premium taxes and fees are additional amounts over and above the premium for the policy. Policy holders of admitted insurers are protected, to some degree, against the insolvency of the insurer by state guaranty funds. Guaranty funds take over payment of claims that would have been paid by the insurer had the insurer not become insolvent. Policy holders of non-admitted insurers do not have this protection.

**The undersigned insured hereby acknowledges:**

A. I understand that the insurance coverage provided by the insurer named below is written by a non-admitted insurer for the state of Kentucky. I further understand that no Guaranty Fund protection exists in the event insolvency occurs to this non-admitted insurer.

B. After understanding the advantages and disadvantages of securing insurance coverage through this insurer, I, with full knowledge and consent, do hereby authorize and request J. Smith Lanier & Co. to place such coverage with the insurer stated below.

---

Coverage Type: Law Enforcement Liability

Policy Effective Date: 07/01/2022

Insurer: Safety Specialty Insurance Company

Lexington-Fayette Urban County Government  
*Named Insured*

*Linda Gorton*  
*Authorized Signature*

7/7/2022  
*Date*

---

## NON-ADMITTED CARRIER DISCLAIMER

---

Insurance coverage stated below is being placed through an insurer approved to operate on a *non-admitted* basis in the state of Kentucky. Premium taxes and fees are additional amounts over and above the premium for the policy. Policy holders of admitted insurers are protected, to some degree, against the insolvency of the insurer by state guaranty funds. Guaranty funds take over payment of claims that would have been paid by the insurer had the insurer not become insolvent. Policy holders of non-admitted insurers do not have this protection.

**The undersigned insured hereby acknowledges:**

A. I understand that the insurance coverage provided by the insurer named below is written by a non-admitted insurer for the state of Kentucky. I further understand that no Guaranty Fund protection exists in the event insolvency occurs to this non-admitted insurer.

B. After understanding the advantages and disadvantages of securing insurance coverage through this insurer, I, with full knowledge and consent, do hereby authorize and request J. Smith Lanier & Co. to place such coverage with the insurer stated below.

---

Coverage Type: Excess Liability

Policy Effective Date: 07/01/2022

Insurer: Gemini Insurance Company

Lexington-Fayette Urban County Government  
*Named Insured*

*Linda Gorton*  
*Authorized Signature*

7/7/2022  
*Date*

---

## NON-ADMITTED CARRIER DISCLAIMER

---

Insurance coverage stated below is being placed through an insurer approved to operate on a *non-admitted* basis in the state of Kentucky. Premium taxes and fees are additional amounts over and above the premium for the policy. Policy holders of admitted insurers are protected, to some degree, against the insolvency of the insurer by state guaranty funds. Guaranty funds take over payment of claims that would have been paid by the insurer had the insurer not become insolvent. Policy holders of non-admitted insurers do not have this protection.

**The undersigned insured hereby acknowledges:**

A. I understand that the insurance coverage provided by the insurer named below is written by a non-admitted insurer for the state of Kentucky. I further understand that no Guaranty Fund protection exists in the event insolvency occurs to this non-admitted insurer.

B. After understanding the advantages and disadvantages of securing insurance coverage through this insurer, I, with full knowledge and consent, do hereby authorize and request J. Smith Lanier & Co. to place such coverage with the insurer stated below.

---

Coverage Type:	<u>Cyber Liability</u>
Policy Effective Date:	<u>07/01/2022</u>
Insurer:	<u>Crum &amp; Forster Specialty Insurance Company</u>

Lexington-Fayette Urban County Government  
Named Insured

Linda Gorton

Authorized Signature

7/7/2022  
Date