

PROPOSAL OF INSURANCE AND RISK MANAGEMENT

Prepared for:

Lexington-Fayette Urban County Government

Policy Period: July 1, 2021 to July 1, 2022



**MARSH & MCLENNAN
AGENCY**

Presented by:

**Kevin C. Kelly
Vice-President**

**Will Milward
Senior Vice-President**

**Brenda Stickrod
Senior Account Manager**

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

May 20, 2021

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

Kevin C. Kelly kevin.kelly@marshmma.com	Vice-President	859-244-7609
Will Milward, CIC will.milward@marshmma.com	Senior Vice-President	859-244-7628
Brenda Stickrod brenda.stickrod@marshmma.com	Senior Account Manager	859-244-7684
Sandy LaFollette sandy.lafollette@marshmma.com	Senior Vice-President, Marketing	859-244-7622

CLAIMS

Kate McAllister kate.mcallister@marshmma.com	Claim Analyst	859-244-7623
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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 6, 3032

Coverage written on:

- Property Specific Basis
(Refer to Property Statement of Values for specific limits)
- Property Blanket Basis

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

Based on Total Insured Value - \$1,009,728,033 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

Coinurance: *(Applies Only if Marked)*

- None
 80%
 90%
 100%

Coverage Summary

Direct physical loss of or damage to covered property at described premises caused by or resulting from a covered Cause of Loss.

Property Specific Basis

Property protection is provided for a specified limit of insurance at each individually described premise.

Property Blanket Basis

Property protection is provided under a single limit of insurance which is not restricted to a specific amount for any one coverage or any one location.

Valuation:

The value basis by which the covered property is replaced after the loss.

Refer to Property Definitions page

Deductibles:

1. \$250,000 Earthquake (per occurrence for all coverages provided).

2. Flood (per occurrence for all coverages provided).

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

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

1760 McGrathiana Parkway, Lexington, KY, 40511-1270

2500 Bowman Mill Road, Lexington, KY, 40513-9702

335 Jimmie Drive, Lexington, KY 40504

635 West Hickman Plant Road, Nicholasville, KY, 40356-8582

219 East Third Street, Lexington, KY 40508-1827

1400 Gainesway Drive, Lexington, KY 40517-2820

755 Enterprise Drive, Lexington, KY, 40510-1031

200 W Hickman Plant Rd, Nicholasville, KY, 40356

3. \$100,000 Boiler and Machinery.

4. Communicable Disease Property Damage and Business Interruption:

Qualifying Period: This Company will not be liable for loss or damage unless access is limited, restricted or prohibited in excess of 48 hours.

Should this time be exceeded, the insured loss or damage will be calculated beginning from the time of loss subject to a deductible of:

A. Property Damage: \$250,000

B. Business Interruption Day Equivalent Deductible:

The business interruption deductible will be determined by multiplying the one hundred percent day equivalent (DEQ) by 2.

The day equivalent is the 100% actual annual business interruption value that would have been earned had no loss occurred at the **location** where the physical damage happened plus that proportion of the 100% annual business interruption value at all other **locations** where business interruption loss ensues, divided by the number of annual working days.

5. Data Restoration:

Qualifying Period: 48 hours.

Should this time be exceeded, the insured loss or damage will be calculated beginning from the time of loss subject to a deductible of:

A. Property Damage: \$250,000

B. Business Interruption Day Equivalent Deductible:

The business interruption deductible will be determined by multiplying the one hundred percent day equivalent (DEQ) by 2.

The day equivalent is the 100% actual annual business interruption value that would have been earned had no loss occurred at the **location** where the physical damage happened plus that proportion of the 100% annual business interruption value at all other **locations** where business interruption loss ensues, divided by the number of annual working days.

6. Data Service Provider - Property Damage and Business Interruption:
Qualifying Period: 24 hours.

Should this time be exceeded, the insured loss or damage will be calculated beginning from the time of loss subject to a deductible of:

- A. Property Damage: \$250,000
- B. Business Interruption Day Equivalent Deductible:

The business interruption deductible will be determined by multiplying the one hundred percent day equivalent (DEQ) by 2.

The day equivalent is the 100% actual annual business interruption value that would have been earned had no loss occurred at the **location** where the physical damage happened plus that proportion of the 100% annual business interruption value at all other **locations** where business interruption loss ensues, divided by the number of annual working days.

7. Off Premises Service Interruption Property Damage and Business Interruption:

Qualifying Period: This Company will not be liable for loss or damage unless the Period of Liability exceeds 24 hours. Should this time be exceeded, the insured loss or damage will be calculated beginning from the time of loss subject to the deductible(s) that would have applied to the cause of the interruption of services, but not less than:

- A. Property Damage: \$250,000
- B. Business Interruption Day Equivalent Deductible:

The business interruption deductible will be determined by multiplying the one hundred percent day equivalent (DEQ) by 1

The day equivalent is the 100% actual annual business interruption value that would have been earned had no loss occurred at the **location** where the physical damage happened plus that proportion of the 100% annual business interruption value at all other **locations** where business interruption loss ensues, divided by the number of annual working days.

8. **\$250,000 Motor Vehicle Coverage**

9. \$100,000 Fine Arts

10. \$250,000 Water damage including sprinkler leakage.

11. \$250,000 All Other Losses.

SUB-LIMITS:

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

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

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

\$50,000 Earth Movement annual aggregate as respects Data Service Provider, Errors and Omissions, Off-Premises Service Interruption, Unnamed Property and Supply Chain combined.

2. \$50,000,000 Flood annual aggregate for all coverages provided, and is the maximum amount payable for

all loss or damage caused by or resulting from Flood, not to exceed:

3. \$2,000,000 Flood annual aggregate for all coverages provided at the following locations:

1760 McGrathiana Parkway, Lexington, KY, 40511-1270
2500 Bowman Mill Road, Lexington, KY, 40513-9702
335 Jimmie Drive, Lexington, KY 40504
635 West Hickman Plant Road, Nicholasville, KY, 40356-8582
219 East Third Street, Lexington, KY 40508-1827
1400 Gainesway Drive, Lexington, KY 40517-2820
755 Enterprise Drive, Lexington, KY, 40510-1031
200 W Hickman Plant Rd, Nicholasville, KY, 40356

\$50,000 Flood annual aggregate as respects Data Service Provider, Errors and Omissions, Off-Premises Service Interruption, Unnamed Property and Supply Chain combined.

4. \$25,000,000 Motor Vehicle Coverage
5. \$10,000,000 Miscellaneous Equipment
6. \$2,500,000 Animals Coverage not to exceed \$50,000 per Animal

ADDITIONAL COVERAGES

\$10,000,000	Accounts Receivable
\$100,000	Arson or Theft Reward
Policy Limit	Brand Protection
\$100,000	Change of Temperature
\$1,000	Communicable Disease – Property Damage annual aggregate
\$1,000	Cyber Event – for Data Restoration and Owned Network Interruption Combined
\$1,000	Cyber Event – for Data Service Provider – Property Damage and Data Service Provider – Business Interruption
\$50,000	Cyber Event – 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.
\$50,000	Data Restoration
\$50,000	Data Service Provider – Property Damage and Data Service Provider – Business Interruption combined
Policy Limit	Debris Removal
Policy Limit	Decontamination Costs
\$100,000	Deferred Payment
Policy Limit	Demolition and Increased Cost of Construction
\$10,000,000	Errors and Omissions
\$10,000,000	Expediting Expenses
\$5,000,000	Fine Arts not to exceed \$10,000 per item for irreplaceable Fine Arts
\$50,000	Green Coverage not to exceed 25% of the amount of the property damage loss
\$500,000	Land and Water Clean Up Expense annual aggregate
\$100,000	Locks and Keys
\$500,000	Money & Securities (Named Perils)
\$10,000,000	Newly Acquired Property
\$5,000,000	Off-Premises Service Interruption – Property Damage

\$250,000	Professional Fees
Policy Limit	Property Removed from a Location
Policy Limit	Protection and Preservation of Property – Property Damage not to exceed \$250,000 for security costs
\$100,000	Tax Treatment
\$100,000	Tenants Legal Liability
	Terrorism Coverage and the Supplemental United States Certified Act of Terrorism Endorsement
\$500,000,000	<ul style="list-style-type: none"> a. United States Certified Act of Terrorism coverage b. Terrorism Coverage for Locations Outside of the United States annual aggregate but not to exceed \$100,000 annual aggregate for Property Removed from a Location, Unnamed Locations and Flood
\$2,500,000	Transit not to exceed \$250,000 for Business Interruption
\$10,000,000	Unnamed Locations
\$10,000,000	Valuable Papers and Records not to exceed \$10,000 per item for irreplaceable Valuable Papers and Records

Business Interruption Coverage

\$10,000,000	Gross Earnings not to exceed 30 days for ordinary payroll
\$10,000,000	Gross Profits for 12 months Period of Liability not to exceed 30 days for ordinary payroll
\$10,000,000	Rental Income
\$10,000,000	Extra Expense

Business Interruption Coverage Extensions

\$100,000	Attraction Property
30 Days	Civil or Military Authority
Included in Communicable Disease – Property Damage Limit	Communicable Disease – Business Interruption annual aggregate for a 12 Month Period of Liability
\$100,000	Contractual Penalties
\$100,000	Crisis Management not to exceed 30 Days
Included in Data Service Provider Property Damage Limit	Data Service Provider – Business Interruption annual aggregate
90 Days	Extended Period of Liability
\$1,000,000	Ingress/Egress
\$10,000,000	Leasehold Interest
\$100,000	Logistics Extra Cost
\$1,000,000	Off-Premises Service Interruption – Business Interruption
Included in Cyber Event Limit	Owned Network Interruption annual aggregate
Policy Limit	Protection and Preservation of Property – Business Interruption
NOT COVERED	Research and Development
\$1,000,000	Soft Costs
\$500,000	Supply Chain

SPECIAL TERMS AND CONDITIONS:

1. Business Interruption Coverage Sub-Limit
The Business Interruption Coverage in Sub-Limits are amended to the following:

Business Interruption Coverage

This Company's total limit of liability for insured Business Interruption loss, will not exceed Business Interruption Limit of \$10,000,000 as a result of any one occurrence subject to the respective sub-limit of liability shown below.

\$10,000,000 Gross Earnings not to exceed 30 days for ordinary payroll

\$10,000,000 Gross Profits for 12 months Period of Liability not to exceed 30 days for ordinary payroll

\$10,000,000 Rental Income

\$10,000,000 Extra Expense

2. 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**.

3. 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.

4. Pavement and Roadways Described Location

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

5. 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.

6. 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.

7. 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.

8. 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

9. United States Certified Act of Terrorism 2015

As respects the United States, its territories and possessions and the Commonwealth of Puerto Rico, the definition of terrorism contained in DEFINITIONS is declared null and void and it is agreed that an event defined as a Certified Act of Terrorism under the terms of the SUPPLEMENTAL UNITED STATES CERTIFIED ACT OF TERRORISM ENDORSEMENT attached to this Policy shall be considered terrorism within the terms of this policy. Notwithstanding anything contained in this Policy to the contrary, this Policy provides coverage for direct physical loss

or damage to insured property and any resulting Business Interruption loss, as provided in the Policy, caused by or resulting from a Certified Act of Terrorism only to the extent coverage is provided under the terms and conditions of the SUPPLEMENTAL UNITED STATES CERTIFIED ACT OF TERRORISM ENDORSEMENT attached to this policy. Any difference in limit between loss recoverable under the SUPPLEMENTAL UNITED STATES CERTIFIED ACT OF TERRORISM ENDORSEMENT and this Policy is not recoverable under this Policy.

I. INDEX OF FORMS:

<u>Title</u>	<u>Form No.</u>	<u>Edition</u>
Declarations Page	PRO DEC 4100	04/15
Declarations	PRO S-1 4100	01/20
All Risk Coverage	PRO AR 4100	01/21
Supplemental United States Certified Act of Terrorism Endorsement	7312	01/20
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	36,102,460	6,140,650.00	42,243,110
3	District Courthouse	150 North Limestone	Lexington	KY	37,833,760	6,419,820.00	44,253,580
5	Annex Garage	150-160 W Main Street	Lexington	KY	4,227,300	10,980.00	4,238,280
6	Coroner's Office	245 East 2nd Street	Lexington	KY	1,853,840	219,560.00	2,073,400
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	28,217,240	6,129,900.00	34,347,140
9	Government Center Garage	204 East Main Street	Lexington	KY	3,972,840	0	3,972,840
10	Switow Building	218 East Main Street	Lexington	KY	1,347,850	302,110.00	1,649,960
11	Operational Control - Traffic Engineering Building	1515 Old Frankfort Pike	Lexington	KY	1,637,890	510,370.00	2,148,260
11	Transfer Station - Old Transfer Station	1505 Old Frankfort Pike	Lexington	KY	2,548,390	0	2,548,390
12	Transfer Station - New Transfer Station	1505 Old Frankfort Pike	Lexington	KY	916,170	27,450.00	943,620
12	Streets and Roads - Building 1	1791 Old Frankfort Pike	Lexington	KY	850,490	144,910.00	995,400
13	Streets and Roads - Building 2	1791 Old Frankfort Pike	Lexington	KY	906,020	120,760.00	1,026,780
14	Streets and Roads - Salt Barn #1	1791 Old Frankfort Pike	Lexington	KY	197,400	0	197,400
15	Versailles Rd Govt Campus - Rear Bldg	1302 Versailles Road	Lexington	KY	1,316,090	109,780.00	1,425,870
16	Versailles Rd Govt Campus - Front Bldg 1	1306 Versailles Road	Lexington	KY	3,209,110	1,616,840.00	4,825,950
17	Versailles Rd Govt Campus - Middle Bldg	1302 Versailles Road	Lexington	KY	1,316,090	109,780.00	1,425,870
18	Solid Waste Office Building	675 Byrd Thurman Drive	Lexington	KY	1,489,160	262,480.00	1,751,640
19	Solid Waste Truck Bay #1	675 Byrd Thurman Drive	Lexington	KY	507,090	0	507,090
20	Solid Waste Truck Bay #2	675 Byrd Thurman Drive	Lexington	KY	1,014,270	0	1,014,270
21	Bluegrass Recycling Center	360 Thompson Road	Lexington	KY	2,955,950	5,489,000.00	8,444,950
22	Armstrong Mill Rd Pump St. Submersible Station	2755 Armstrong Mill Road	Lexington	KY	134,980	137,230.00	272,210
23	Baker Court Pump Station - Can/Packaged Station	1331 Baker Court	Lexington	KY	39,500	27,450.00	66,950
24	Clays Mill Pump Station - Submersible Station	3330 Clays Mill Road	Lexington	KY	8,830	43,910.00	52,740
25	Deep Springs Pump Station - Submersible Station	469 Anniston Drive	Lexington	KY	509,700	512,890.00	1,022,590
28	Dixie #2 Pump Station - Can/Packaged Station	1459 Huntsville Drive	Lexington	KY	78,130	82,340.00	160,470

Ins Loc	Name	Address	City	St	Real Property	Personal Property	Total Insured Value
29	East Hickman Pump Station - Lift Station Structure	3316 Buckhorn Drive	Lexington	KY	0	0	0
31	Electronics Park Pump ST-Can/Packaged Station	609 Bizzell Drive	Lexington	KY	61,540	82,340.00	143,880
32	Fincastle Pump Station - Submersible Station	1711 Clays Spring Lane	Lexington	KY	10,370	27,450.00	37,820
33	Georgetown Fire Pump ST - Submersible Station	1136 Finney Drive	Lexington	KY	3,270	27,450.00	30,720
34	Government Bldg Pump ST - Submersible Station	200 East Main Street	Lexington	KY	10,370	43,910.00	54,280
36	Greenbrier #2 Pump Station - Can/Packaged Station	3592 Winchester Road	Lexington	KY	79,000	71,360.00	150,360
37	Griffin Gate #2 Pump Station - Can/Packaged Station	1960 Stanton Way	Lexington	KY	35,900	60,380.00	96,280
38	Grinder #2 Pump Station - Submersible Station	4260 Airport Road	Lexington	KY	6,540	27,450.00	33,990
39	Hamburgh PL. Pump Station - Submersible Station	1936 Pavillon Way	Lexington	KY	52,930	166,870.00	219,800
40	Hartland #1 Pump Station - Submersible Station	3630 Timberwood Lane	Lexington	KY	30,890	65,870.00	96,760
41	Hartland #2 Pump Station - Submersible Station	2140 Leafland Place	Lexington	KY	21,170	54,890.00	76,060
42	Hartland #3 Pump Station - Submersible Station	4904 Hartland Parkway	Lexington	KY	31,320	82,340.00	113,660
44	Keeneland Pump Station - Submersible Station	4091 Versailles Road	Lexington	KY	52,930	83,100.00	136,030
45	Lake Tower Pump Station - Submersible Station	543 Laketower Drive	Lexington	KY	16,590	27,450.00	44,040
46	Lakeshore DR Pump Station - Can/Packaged Station	550 Lakeshore Drive	Lexington	KY	29,890	54,890.00	84,780
47	Leestown Industrial Pump - Can/Packaged Station	168 Trade Street	Lexington	KY	26,400	54,890.00	81,290
48	Lexington Manor Pump ST - Can/Packaged Station	850 Byars Avenue	Lexington	KY	10,590	54,890.00	65,480
49	Liberty RD Pump Station - Can/Packaged Station	2101 Liberty Road	Lexington	KY	10,590	54,890.00	65,480
50	Lower Cane Run WWS Tank	1760 McGrathiana Parkway	Lexington	KY	0	1,781,890.00	1,781,890
51	Lower Town BR Pump Station - Lift Station Structure	3231 Leestown Road	Lexington	KY	772,350	1,477,640.00	2,249,990
52	McCubbin Pump Station - Submersible Station	526 McCubbing Drive	Lexington	KY	6,540	27,450.00	33,990
53	Mint Lane Pump Station - Lift Station Structure	1510 Man-O-War Blvd	Lexington	KY	125,710	267,090.00	392,800
54	Armory Pump Station Submersible Station	4309 Airport Road	Lexington	KY	10,260	27,450.00	37,710
55	New Cisco RD Pump Station - Submersible Station	109 Cisco Road	Lexington	KY	440	27,450.00	27,890
56	Palomar Hills Pump Station - Submersible Station	2212 Silktree Court	Lexington	KY	37,100	32,930.00	70,030

Ins Loc	Name	Address	City	St	Real Property	Personal Property	Total Insured Value
57	Pizza Hut Pump Station - Submersible Station	2920 Tates Creek Road	Lexington	KY	19,750	27,450.00	47,200
58	River Park Pump Station - Can/Packaged Station	1419 Trent Boulevard	Lexington	KY	39,500	27,450.00	66,950
59	Rollcall CTR Pump Station - Submersible Station	1793 Old Frankfort Pike	Lexington	KY	14,730	27,450.00	42,180
60	Sandersville RD Pump ST - Submersible Station	1673 Jaggie Fox Way	Lexington	KY	37,970	82,340.00	120,310
61	Shadeland Pump Station - Can/Packaged Station	857 Glendover Road	Lexington	KY	39,500	27,450.00	66,950
64	Sharon Village Pump Station - Can/Packaged Station	1985 Haggard Court	Lexington	KY	39,500	27,450.00	66,950
65	South Elkhorn Pump Station - Lift Station Structure	2500 Bowman Mill Road	Lexington	KY	1,054,530	2,365,760.00	3,420,290
66	St. Martins Pump Station - Can/Packaged Station	959 Saint Martins Avenue	Lexington	KY	39,500	27,450.00	66,950
68	Town Branch WWTP Tank Phase 1	335 Jimmie Drive	Lexington	KY	13,100	27,450.00	40,550
69	Trafton Pump Station - Can/Packaged Station	150 Trafton Street	Lexington	KY	39,500	27,450.00	66,950
70	Transit CTR Pump Station - Packaged Station	220 East Vine Street	Lexington	KY	10,370	32,930.00	43,300
71	Vaughn Tobacco Pump Stat -Submersible Station	255 South Forbes Road	Lexington	KY	29,020	27,450.00	56,470
73	Woodbine Pump Station - Submersible Station	525 Woodbine Drive	Lexington	KY	8,830	27,450.00	36,280
74	Bluegrass Fld Pump Station - Submersible Station	1031 Air Freight Drive	Lexington	KY	51,730	60,380.00	112,110
75	North Elkhorn Pump Station - Lift Station Structure	2201 Elkhorn Road	Lexington	KY	1,019,720	3,421,730.00	4,441,450
76	Lower Cane Run Pump Stat #2 - Lift Station Structure	2908 Sullivans Trace	Lexington	KY	134,980	381,810.00	516,790
77	Spindle Top Pump Station - Submersible Station	2330 Research Drive	Lexington	KY	20,840	54,890.00	75,730
78	Horse Park Pump Station - Lift Station Structure	4020 John Henry Lane	Lexington	KY	126,580	427,700.00	554,280
79	Louden Pump Station - Submersible Station	682 East Loudon Avenue	Lexington	KY	8,180	27,450.00	35,630
80	Old Paris Pike Pump Stat #2 - Submersible Station	2021 Old Paris Road	Lexington	KY	18,660	32,930.00	51,590
81	Old Paris Pike Pump Stat #1 - Submersible Station	2138 Old Paris Road	Lexington	KY	21,390	32,930.00	54,320
82	Johnson Prop Pump Station - Submersible Structure	1860 Millbank Road	Lexington	KY	80,970	60,380.00	141,350
83	Wilderness Trace Pump Stat - Submersible Structure	535 Wilderness Trace	Lexington	KY	14,950	27,450.00	42,400
84	Harbor Freight Pump Station - Submersible Station	1393 East New Circle Road	Lexington	KY	17,130	27,450.00	44,580
85	Picadome Pump Station - Lift Station Structure	495 Parkway Drive	Lexington	KY	67,980	961,230.00	1,029,210

Ins Loc	Name	Address	City	St	Real Property	Personal Property	Total Insured Value
86	Lexingtonian Pump Station - Submersible Structure	3300 Versailles Road	Lexington	KY	23,680	27,450.00	51,130
87	Reserve Pump Station - Submersible Structure	5399 Tates Creek Road	Lexington	KY	70,710	27,450.00	98,160
88	Deer Haven Pump Station - Submersible Station	1220 Deer Haven Lane	Lexington	KY	21,390	43,910.00	65,300
89	Thompson Pump Station - Submersible Station	2209 Walnut Grove Lane	Lexington	KY	21,390	65,870.00	87,260
90	Sharkey Prop Pump Station Submersible Station	315 Lisle Industrial Avenue	Lexington	KY	21,390	43,910.00	65,300
91	Landfill #1 Pump Station - Submersible Station	1765 Old Frankfort Pike	Lexington	KY	21,390	27,450.00	48,840
92	Landfill #2 Pump Station - Submersible Structure	315 Jimmie Drive	Lexington	KY	21,390	27,450.00	48,840
93	Bracktown Pump Station - Submersible Structure	210 Betty Hope Lane	Lexington	KY	21,390	54,890.00	76,280
94	Marshall Pump Station - Submersible Station	249 Long Branch Lane	Lexington	KY	34,270	82,340.00	116,610
95	Spicewood Pump Station - Submersible Station	253 Chestnut Ridge Drive	Lexington	KY	34,270	54,890.00	89,160
96	Dotson Prop. Pump Station - Submersible Station	2828 Spurr Road	Lexington	KY	89,370	107,470.00	196,840
97	Spurr Road Pump Station - Submersible Station	3316 Sandersville Road	Lexington	KY	89,370	109,780.00	199,150
97	Town Branch WWTP - AERATION COMPLEX (1-20)	301 Lisle Industrial Avenue	Lexington	KY	18,787,410	2,755,370.00	21,542,780
98	Town Branch WWTP - ADMINISTRATION/LAB/CONTROL	301 Lisle Industrial Avenue	Lexington	KY	2,949,080	1,975,380.00	4,924,460
98	Town Branch WWTP - BLOWER BUILDING	301 Lisle Industrial Avenue	Lexington	KY	3,566,810	3,400,660.00	6,967,470
99	Town Branch WWTP - CHLOR/DECHLOR FACILITY	301 Lisle Industrial Avenue	Lexington	KY	2,135,040	586,770.00	2,721,810
100	Town Branch WWTP - CL2 CONTACT TANKS	301 Lisle Industrial Avenue	Lexington	KY	1,954,780	633,760.00	2,588,540
101	Town Branch WWTP - DEWATERING PUMP STATION	301 Lisle Industrial Avenue	Lexington	KY	370,460	999,660.00	1,370,120
102	Town Branch WWTP - DIGESTER CONTROL BUILDING	301 LISLE INDUSTRIAL AVE	Lexington	KY	1,328,100	656,700.00	1,984,800
103	Town Branch WWTP - ELECTRIC SUBSTATION A	301 LISLE INDUSTRIAL AVE	Lexington	KY	381,920	0	381,920
104	Town Branch WWTP - ELECTRIC SUBSTATION B	301 LISLE INDUSTRIAL AVE	Lexington	KY	381,920	0	381,920
105	Town Branch WWTP - ENGINE BLOWER BUILDING	301 LISLE INDUSTRIAL AVE	Lexington	KY	837,170	275,550.00	1,112,720
106	Town Branch WWTP - ENVIRON. COMPLIANCE OFFICE	301 LISLE INDUSTRIAL AVE	Lexington	KY	135,200	21,080.00	156,280

Ins Loc	Name	Address	City	St	Real Property	Personal Property	Total Insured Value
107	Town Branch WWTP - FINAL CLARIFIERS (1-8)	301 LISLE INDUSTRIAL AVE	Lexington	KY	15,349,040	3,613,410.00	18,962,450
108	Town Branch WWTP -FLAMMABLE STORAGE	301 LISLE INDUSTRIAL AVE	Lexington	KY	213,440	34,140.00	247,580
109	Town Branch WWTP - GAS STORAGE SHERE	301 LISLE INDUSTRIAL AVE	Lexington	KY	512,500	0	512,500
110	Town Branch WWTP - GRAVITY THICKENER CONTROL	301 LISLE INDUSTRIAL AVE	Lexington	KY	508,390	746,280.00	1,254,670
111	Town Branch WWTP - GRAVITY THICKENER TANK #1	301 LISLE INDUSTRIAL AVE	Lexington	KY	241,590	104,730.00	346,320
112	Town Branch WWTP - GRAVITY THICKENER TANK #2	301 LISLE INDUSTRIAL AVE	Lexington	KY	241,590	104,730.00	346,320
113	Town Branch WWTP - GRIT CHAMBER	301 LISLE INDUSTRIAL AVE	Lexington	KY	140,760	924,790.00	1,065,550
114	Town Branch WWTP - HEADWORKS BUILDING	301 LISLE INDUSTRIAL AVE	Lexington	KY	2,068,150	1,860,110.00	3,928,260
115	Town Branch WWTP - LIME FEED SILO/SYSTEM	301 LISLE INDUSTRIAL AVE	Lexington	KY	190,960	0	190,960
116	Town Branch WWTP - MAINTENANCE BLDG (OLD ZIMPRO)	301 LISLE INDUSTRIAL AVE	Lexington	KY	732,850	82,340.00	815,190
117	Town Branch WWTP - MAINTENANCE GARAGE	301 LISLE INDUSTRIAL AVE	Lexington	KY	171,430	43,910.00	215,340
118	Town Branch WWTP - NON-POTABLE H2O PUMP STATION	301 LISLE INDUSTRIAL AVE	Lexington	KY	166,740	422,430.00	589,170
119	Town Branch WWTP - OLD ADMINISTRATION BUILDING	301 LISLE INDUSTRIAL AVE	Lexington	KY	306,520	0	306,520
120	Town Branch WWTP - PLANT SUPT. RESIDENCE	301 LISLE INDUSTRIAL AVE	Lexington	KY	697,060	0	697,060
121	Town Branch WWTP - PRIMARY CLARIFIERS (1-6)	301 LISLE INDUSTRIAL AVE	Lexington	KY	4,428,960	2,594,650.00	7,023,610
122	Town Branch WWTP - PRIMARY CLARIFIERS (7-12)	301 LISLE INDUSTRIAL AVE	Lexington	KY	4,867,190	2,851,320.00	7,718,510
123	Town Branch WWTP - PRIMARY DIGESTER #1	301 LISLE INDUSTRIAL AVE	Lexington	KY	798,540	54,890.00	853,430
124	Town Branch WWTP - PRIMARY DIGESTER #2	301 LISLE INDUSTRIAL AVE	Lexington	KY	798,540	54,890.00	853,430
125	Town Branch WWTP - PRIMARY DIGESTER #3	301 LISLE INDUSTRIAL AVE	Lexington	KY	798,540	54,890.00	853,430
126	Town Branch WWTP - PRIMARY EFFLUENT SCREW PUMPS	301 LISLE INDUSTRIAL AVE	Lexington	KY	1,138,130	1,384,660.00	2,522,790
127	Town Branch WWTP - Primary Sludge P/S #2	301 LISLE INDUSTRIAL AVE	Lexington	KY	562,840	684,700.00	1,247,540

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128	Town Branch WWTP - PRIMARY SLUDGE PUMP STATION	301 LISLE INDUSTRIAL AVE	Lexington	KY	562,840	684,700.00	1,247,540
129	Town Branch WWTP - PROPERTY IN THE OPEN	301 LISLE INDUSTRIAL AVE	Lexington	KY	446,480	0	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	1,408,630	1,713,670.00	3,122,300
132	Town Branch WWTP - SCUM FACILITY	301 LISLE INDUSTRIAL AVE	Lexington	KY	100,610	177,290.00	277,900
133	Town Branch WWTP - SECONDARY BLENDING TANK	301 LISLE INDUSTRIAL AVE	Lexington	KY	287,530	54,890.00	342,420
134	Town Branch WWTP - SECONDARY DIGESTER #1	301 LISLE INDUSTRIAL AVE	Lexington	KY	287,530	54,890.00	342,420
135	Town Branch WWTP - SECONDARY DIGESTER #2	301 LISLE INDUSTRIAL AVE	Lexington	KY	287,530	54,890.00	342,420
136	Town Branch WWTP - SECONDARY DIGESTER CONTROL	301 LISLE INDUSTRIAL AVE	Lexington	KY	612,820	201,780.00	814,600
137	Town Branch WWTP - SECONDARY SIDE STORAGE TANK	301 LISLE INDUSTRIAL AVE	Lexington	KY	287,530	54,890.00	342,420
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	6,776,900	9,947,930.00	16,724,830
140	Town Branch WWTP - STORAGE SHED	301 LISLE INDUSTRIAL AVE	Lexington	KY	85,110	16,470.00	101,580
141	Town Branch WWTP - SWITCHGEAR PAD	301 LISLE INDUSTRIAL AVE	Lexington	KY	218,240	0	218,240
142	Town Branch WWTP - WASTE GAS BURNER	301 LISLE INDUSTRIAL AVE	Lexington	KY	60,020	0	60,020
143	West Hickman WWTP - ADMINISTRATION BUILDING	200 WEST HICKMAN PLANT ROAD	Nicholasville	KY	1,016,340	668,780.00	1,685,120
144	West Hickman WWTP - BAR RACK BUILDING	200 WEST HICKMAN PLANT ROAD	NICHOLASVILLE	KY	143,380	501,800.00	645,180
145	West Hickman WWTP - BPR TANKS 1-7	200 WEST HICKMAN PLANT ROAD	NICHOLASVILLE	KY	3,956,590	580,300.00	4,536,890
146	West Hickman WWTP - CENTRIFUGE BUILDING	200 WEST HICKMAN PLANT ROAD	NICHOLASVILLE	KY	280,760	212,860.00	493,620
147	West Hickman WWTP - CHLORINE BUILDING	200 WEST HICKMAN PLANT ROAD	NICHOLASVILLE	KY	668,790	260,180.00	928,970

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148	West Hickman WWTP - CL2 CONTACT TANK	200 WEST HICKMAN PLANT ROAD	NICHOLASVILLE	KY	2,804,930	909,420.00	3,714,350
149	West Hickman WWTP - CL2 MIX CHAMBER	200 WEST HICKMAN PLANT ROAD	NICHOLASVILLE	KY	72,890	120,100.00	192,990
150	West Hickman WWTP - CONSTRUCTION TRAILER (HILL)	200 WEST HICKMAN PLANT ROAD	NICHOLASVILLE	KY	53,140	21,740.00	74,880
151	West Hickman WWTP - DECHLOR BUILDING	200 WEST HICKMAN PLANT ROAD	NICHOLASVILLE	KY	437,900	0	437,900
152	West Hickman WWTP - DECHLOR STRUCTURE	200 WEST HICKMAN PLANT ROAD	NICHOLASVILLE	KY	26,400	32,930.00	59,330
153	West Hickman WWTP - DIGESTER CTRL/ASH TANKS/GTS	200 WEST HICKMAN PLANT ROAD	NICHOLASVILLE	KY	7,080,030	2,598,930.00	9,678,960
154	West Hickman WWTP - ELECTRIC SHOP/WOOD CHIP BLDG	200 WEST HICKMAN PLANT ROAD	NICHOLASVILLE	KY	88,400	31,000	119,400
155	West Hickman WWTP - FINAL CLARIFIER 1-4 SPLITTER	200 WEST HICKMAN PLANT ROAD	NICHOLASVILLE	KY	6,678,040	1,572,160.00	8,250,200
156	West Hickman WWTP - FINAL CLARIFIER 5-8 SPLITTER	200 WEST HICKMAN PLANT ROAD	NICHOLASVILLE	KY	8,623,210	2,030,050.00	10,653,260
157	West Hickman WWTP - FINAL CLARIFIERS 1 - 4 (4 TANKS)	200 WEST HICKMAN PLANT ROAD	NICHOLASVILLE	KY	70,600	226,040.00	296,640
158	West Hickman WWTP - FINAL CLARIFIERS 5 - 8 (4 TANKS)	200 WEST HICKMAN PLANT ROAD	NICHOLASVILLE	KY	70,710	226,040.00	296,750
159	West Hickman WWTP - FINE SCREEN BUILDING	200 WEST HICKMAN PLANT ROAD	NICHOLASVILLE	KY	1,277,140	1,120,960.00	2,398,100
160	West Hickman WWTP - FLAMMABLES STORAGE	200 WEST HICKMAN PLANT ROAD	NICHOLASVILLE	KY	13,420	4,170.00	17,590
161	West Hickman WWTP - GRIT CHAMBERS	200 WEST HICKMAN PLANT ROAD	NICHOLASVILLE	KY	217,150	754,190.00	971,340
162	West Hickman WWTP -MODIFIED AERATION BASINS 1-8	200 WEST HICKMAN PLANT ROAD	NICHOLASVILLE	KY	4,809,800	925,010.00	5,734,810
163	West Hickman WWTP - Motor Control Building	200 WEST HICKMAN PLANT ROAD	NICHOLASVILLE	KY	126,910	152,700.00	279,610
164	West Hickman WWTP - NEW NITR. RETURN SLUDGE PS	200 WEST HICKMAN PLANT ROAD	NICHOLASVILLE	KY	843,820	1,014,700.00	1,858,520
165	West Hickman WWTP - NITRIFICATION BASINS #1-6	200 WEST HICKMAN PLANT ROAD	NICHOLASVILLE	KY	6,854,370	1,005,260.00	7,859,630
166	West Hickman WWTP - PIPE GALLERY - ZONE 1	200 WEST HICKMAN PLANT ROAD	NICHOLASVILLE	KY	4,711,580	0	4,711,580
167	West Hickman WWTP - PIPE GALLERY - ZONE 2	200 WEST HICKMAN PLANT ROAD	NICHOLASVILLE	KY	2,168,980	0	2,168,980
168	West Hickman WWTP - PLANT RESIDENCE @ ENTRANCE	200 WEST HICKMAN PLANT ROAD	NICHOLASVILLE	KY	141,970	0	141,970

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169	West Hickman WWTP - PRELIM TREATMENT (STANDBY)	200 WEST HICKMAN PLANT ROAD	NICHOLASVILLE	KY	943,240	1,134,140.00	2,077,380
170	West Hickman WWTP - PROPERTY IN THE OPEN	200 WEST HICKMAN PLANT ROAD	NICHOLASVILLE	KY	223,240	0	223,240
171	West Hickman WWTP - SCREW PUMP BUILDING	200 WEST HICKMAN PLANT ROAD	NICHOLASVILLE	KY	1,923,460	2,312,740.00	4,236,200
172	West Hickman WWTP - SECONDARY CLARIFIERS 1-8	200 WEST HICKMAN PLANT ROAD	NICHOLASVILLE	KY	6,706,840	0	6,706,840
173	West Hickman WWTP - SOLIDS PROCESSING BUILDING	200 WEST HICKMAN PLANT ROAD	NICHOLASVILLE	KY	2,610,910	3,828,690.00	6,439,600
174	West Hickman WWTP - STORAGE - LARGE (ON HILL)	200 WEST HICKMAN PLANT ROAD	NICHOLASVILLE	KY	195,000	60,710.00	255,710
175	West Hickman WWTP - STORAGE - SMALL (ON HILL)	200 WEST HICKMAN PLANT ROAD	NICHOLASVILLE	KY	66,780	20,860.00	87,640
176	West Hickman WWTP - SUBSTATION #1	200 WEST HICKMAN PLANT ROAD	NICHOLASVILLE	KY	572,880	0	572,880
177	West Hickman WWTP - SUBSTATION #2	200 WEST HICKMAN PLANT ROAD	NICHOLASVILLE	KY	698,370	0	698,370
178	West Hickman WWTP - SUBSTATION #3	200 WEST HICKMAN PLANT ROAD	NICHOLASVILLE	KY	1,145,760	0	1,145,760
179	West Hickman WWTP - WELDING SHOP/COMPOST BLDG	200 WEST HICKMAN PLANT ROAD	NICHOLASVILLE	KY	167,070	52,040.00	219,110
180	West Hickman WWTP - ZONE 1 BLOWER BUILDING	200 WEST HICKMAN PLANT ROAD	NICHOLASVILLE	KY	1,124,050	379,840.00	1,503,890
181	West Hickman WWTP - ZONE 2 BLOWER BUILDING	200 WEST HICKMAN PLANT ROAD	NICHOLASVILLE	KY	1,295,690	3,731,200.00	5,026,890
182	Fire Station #01 (Central)	219 East Third Street	Lexington	KY	3,294,880	375,450.00	3,670,330
183	Fire Station #01 -Communication Building	219 East Third Street	Lexington	KY	679,270	1,976,040.00	2,655,310
184	Fire Station #01- Mechanical/Maintenance Building	219 East Third Street	Lexington	KY	1,972,130	389,060.00	2,361,190
185	Fire Station #01 - Fire Prevention Office	219 East Third Street	Lexington	KY	435,060	54,890.00	489,950
186	Fire Station #01- Emergency Generator Building	219 East Third Street	Lexington	KY	23,790	175,650.00	199,440
188	Fire Station #01 - Woodworking Shop	226 East Third Street	Lexington	KY	792,110	82,340.00	874,450
189	Fire Station #01 - Storage Building	216-222 Noble Street	Lexington	KY	184,640	0	184,640
190	Fire Station # 2 (now offices)	415 East New Circle Road	Lexington	KY	1,039,260	119,990.00	1,159,250
191	Fire Station # 3	370 Merino Street	Lexington	KY	651,670	75,200.00	726,870
192	Fire Station # 4	254 Jefferson Street	Lexington	KY	411,710	47,750.00	459,460
193	Fire Station # 5	306 Woodland Avenue	Lexington	KY	899,470	104,290.00	1,003,760

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194	Fire Station # 6	501 South Limestone	Lexington	KY	1,142,270	132,390.00	1,274,660
195	Firestation # 7	3315 Tates Creek Road	Lexington	KY	696,080	80,690.00	776,770
196	Fire Station # 8	1725 North Broadway	Lexington	KY	663,990	76,960.00	740,950
197	Fire Station # 9	2234 Richmond Road	Lexington	KY	663,990	76,960.00	740,950
198	Fire Station # 10	1129 Finney Drive	Lexington	KY	611,950	70,920.00	682,870
199	Fire Station #10 storage	1129 Finney Drive	Lexington	KY	143,380	10,980.00	154,360
200	Fire Station # 11	1625 Harrodsburg Road	Lexington	KY	686,800	82,880.00	769,680
201	Fire Station # 12	399 Southland Drive	Lexington	KY	654,830	75,860.00	730,690
202	Fire Station # 13	1432 Leestown Road	Lexington	KY	442,590	51,270.00	493,860
203	Fire Station # 14	1530 Roanoke Road	Lexington	KY	690,730	80,030.00	770,760
204	Fire Station # 15	3308 Shillito Park Road	Lexington	KY	690,730	80,030.00	770,760
205	Fire Station # 16	3600 Man O' War Blvd	Lexington	KY	885,400	100,120.00	985,520
206	Fire Station # 17	4075 Royster Road	Lexington	KY	573,540	66,530.00	640,070
207	Fire Station # 18	1098 South Cleveland Road	Lexington	KY	533,370	61,810.00	595,180
208	Fire Station # 19	3450 Huffman Mill Pike	Lexington	KY	591,100	68,500.00	659,600
209	Fire Station # 20	3001 Arrowhead Drive	Lexington	KY	1,193,330	138,210.00	1,331,540
210	Fire Station # 21	3191 Mapleleaf Drive	Lexington	KY	1,160,060	134,480.00	1,294,540
211	Fire Station # 22	4393 Clearwater Way	Lexington	KY	1,160,060	134,480.00	1,294,540
212	Fire Station # 23	5751 Briar Hill Road	Lexington	KY	0	122,950.00	122,950
213	Fire Training Center - Fire Training Center Trailer	1375 Old Frankfort Pike	Lexington	KY	52,000	6,000	58,000
214	Fire Training Center - Smoke Building	1375 Old Frankfort Pike	Lexington	KY	36,770	0	36,770
215	Fire Training Center - Sprinkler Building	1375 Old Frankfort Pike	Lexington	KY	89,590	26,240.00	115,830
216	Fire Training Center - Training Center	1375 Old Frankfort Pike	Lexington	KY	2,726,800	315,950.00	3,042,750
217	Fire Training Center - Training Tower	1375 Old Frankfort Pike	Lexington	KY	850,000	6,000	856,000
218	Police Firing Range - Firing Range House #1	4015 Parkers Mill Road	Lexington	KY	32,080	21,960.00	54,040
219	Police Firing Range Firing Range House #2	4015 Parkers Mill Road	Lexington	KY	81,950	5,490.00	87,440
220	Police Firing Range Trailer	4015 Parkers Mill Road	Lexington	KY	55,000	3,000	58,000
222	Youth Services - Coleman House	1155 Harry Skyes Way	Lexington	KY	1,265,350	163,130.00	1,428,480
223	Youth Services - Audrey Gravius Center	1177 Harry Sykes Way	Lexington	KY	4,013,800	701,000	4,714,800

Ins Loc	Name	Address	City	St	Real Property	Personal Property	Total Insured Value
224	PSOC Building	115 Cisco Road	Lexington	KY	10,745,500	0	10,745,500
225	Family Services - Family Care Center	1135 Harry Sykes Way	Lexington	KY	10,745,500	1,137,980.00	11,883,480
226	Police Horse Patrol - Arena	575 West Sixth Street	Lexington	KY	306,730	0	306,730
227	Police Horse Patrol - Hay Barn	575 West Sixth Street	Lexington	KY	41,350	0	41,350
228	Police Horse Patrol - Office Area and Stalls	575 West Sixth Street	Lexington	KY	278,600	35,000	313,600
229	Police Headquarters	150 East Main Street	Lexington	KY	12,205,700	1,646,700.00	13,852,400
230	Police Roll Call West	1795 Old Frankfort Pike	Lexington	KY	3,234,100	374,350.00	3,608,450
231	Police Roll Call Central - Police And Central Job Center	1059 Industry Road	Lexington	KY	3,217,520	54,890.00	3,272,410
232	Police Roll Call East (Leased)	1165 Centre Parkway	Lexington	KY	0	109,780.00	109,780
233	Armory / Police Gymnasium	1799 Old Frankfort Pike	Lexington	KY	2,017,200	274,450.00	2,291,650
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	2,234,780	54,890.00	2,289,670
236	Police Safety City	1160 Red Mile Place	Lexington	KY	274,110	76,740.00	350,850
237	Detention Center (New)	600 Old Frankfort Circle	Lexington	KY	100,498,890	1,646,700.00	102,145,590
238	New Detention Center - Storage Building	600 Old Frankfort Circle	Lexington	KY	201,110	0	201,110
242	Black and Williams Center - Community Center	498 Georgetown Street	Lexington	KY	3,816,360	209,130.00	4,025,490
243	Black and Williams Center - Gymnasium	498 Georgetown Street	Lexington	KY	710,380	0	710,380
244	Athens Park - Concessions/Restroom	5780 Athens Boonesboro Road	Lexington	KY	395,230	27,450.00	422,680
245	Athens Park - Property in the Open	5780 Athens Boonesboro Road	Lexington	KY	863,490	0	863,490
246	Bell Place Park - Bell House	545 Sayre Avenue	Lexington	KY	2,676,720	225,050.00	2,901,770
247	Bell Place Park - Carriage House	545 Sayre Avenue	Lexington	KY	1,102,880	0	1,102,880
249	River Hills Park - Property In The Open	3800 Crosby	Lexington	KY	409,451	0	409,451
250	Berry Hill Park - Property In The Open	3489 Buckhorn Drive	Lexington	KY	311,420	0	311,420
252	Berry Hill Park - Skate Park	3489 Buckhorn Drive	Lexington	KY	596,030	0	596,030
253	Carver Community Center - Community Center	522 Patterson Street	Lexington	KY	4,291,580	288,280.00	4,579,860
254	Carver Community Center- Property in the Open	522 Patterson Street	Lexington	KY	55,810	0	55,810
255	Castlewood Park - Loudon House	209 Castlewood Drive	Lexington	KY	3,251,770	0	3,251,770

Ins Loc	Name	Address	City	St	Real Property	Personal Property	Total Insured Value
256	Castlewood Park - Gymnasium/Rec Center	201 Castlewood Drive	Lexington	KY	2,404,020	54,890.00	2,458,910
257	Castlewood Park - Carriage House	201 Castlewood Drive	Lexington	KY	286,110	5,490.00	291,600
258	Castlewood Park - Property in the Open	201 Castlewood Drive	Lexington	KY	527,400	0	527,400
259	Castlewood Park - Fliter Building and Pump House	320 Park View Avenue	Lexington	KY	179,390	189,920.00	369,310
260	Castlewood Park - Restroom Building	320 Park View Avenue	Lexington	KY	72,350	0	72,350
261	Castlewood Park - Swimming Pool	320 Park View Avenue	Lexington	KY	327,360	54,890.00	382,250
262	Castlewood Park - Pool House	320 Park View Avenue	Lexington	KY	487,770	21,960.00	509,730
264	Charles Young Center - Community Center	540 East Third Street	Lexington	KY	1,326,020	10,980.00	1,337,000
265	Charles Young Center - Property in the Open	540 East Third Street	Lexington	KY	68,090	0	68,090
266	Charles Young Center - Restroom Building	540 East Third Street	Lexington	KY	132,040	0	132,040
267	Constitution Park - Batting Cage and Maintenance	1670 Old Paris Road	Lexington	KY	142,620	3,290.00	145,910
268	Constitution Park - Property in the Open	1670 Old Paris Road	Lexington	KY	530,200	0	530,200
269	Constitution Park - Restroom Building	1670 Old Paris Road	Lexington	KY	82,490	0	82,490
270	Douglass Park - Baseball Concessions	701 Howard Street	Lexington	KY	330,520	10,980.00	341,500
271	Douglass Park - Pool House	701 Howard Street	Lexington	KY	257,080	5,490.00	262,570
272	Douglass Park - Swimming Pool	701 Howard Street	Lexington	KY	148,840	0	148,840
273	Douglass Park - Maintenance Building	726 Georgetown Street	Lexington	KY	171,650	21,960.00	193,610
274	Douglass Park - Orear Community Center	726 Georgetown Street	Lexington	KY	500,320	5,490.00	505,810
275	Douglass Park - Property in the Open	726 Georgetown Street	Lexington	KY	740,040	0	740,040
276	Dunbar Park - Community Center	545 North Upper Street	Lexington	KY	6,669,410	359,420.00	7,028,830
277	Duncar Park - Morton House	530 North Limestone	Lexington	KY	1,737,300	0	1,737,300
278	Ecton Park - Bathroom Pavilion	956 Turkey Foot Road	Lexington	KY	186,160	0	186,160
279	Gainesway Park - Community Center	3460 Milano Road	Lexington	KY	633,340	91,120.00	724,460
280	Gainesway Park - Property in the Open	3460 Milano Road	Lexington	KY	356,070	0	356,070
281	Garden Springs Park - Concessions And Restroom	2005 Dogwood Drive	Lexington	KY	139,708	4,658	144,366

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282	Gratz Park - Property in the Open	253 Market Street	Lexington	KY	223,240	0	223,240
283	Gratz Park - The Kitchen	253 Market Street	Lexington	KY	896,310	0	896,310
284	Green Acres Park - Community Center	1560 La Salle Road	Lexington	KY	329,320	27,450.00	356,770
285	Green Acres Park - Property in the Open	1560 La Salle Road	Lexington	KY	212,750	0	212,750
286	Highland Park - Community Center	1991 Mark Avenue	Lexington	KY	270,620	5,490.00	276,110
287	Idle Hour Park - Concession, RR Building, Maintenance	212 St. Ann Drive	Lexington	KY	85,870	0	85,870
288	Idle Hour Park - Property in the Open	212 St. Ann Drive	Lexington	KY	309,190	0	309,190
289	Jacobson Park - Boat House Restroom	4051 Athens Boonesboro Road	Lexington	KY	90,350	0	90,350
290	Jacobson Park - Park Maintenance Office	4051 Athens Boonesboro Road	Lexington	KY	101,260	16,470.00	117,730
291	Jacobson Park - Property in the Open	4051 Athens Boonesboro Road	Lexington	KY	281,280	0	281,280
292	Jacobson Park - Scout Headquarters	4051 Athens Boonesboro Road	Lexington	KY	338,600	5,490.00	344,090
293	Kearney Golf Course - Clubhouse	3403 Kearney Road	Lexington	KY	1,624,360	164,670.00	1,789,030
294	Kearney Golf Course - Maintenance Building	3403 Kearney Road	Lexington	KY	508,170	192,120.00	700,290
295	Kearney Golf Course - Property in the Open	3403 Kearney Road	Lexington	KY	167,430	0	167,430
296	Kenawood Park - Clubhouse	612 Bryanwood Parkway	Lexington	KY	181,900	0	181,900
297	Kenwick Park - Community Center	313 Owsley Avenue	Lexington	KY	1,928,040	82,340.00	2,010,380
298	Kirklevington Park - Property In The Open	396 Redding Road	Lexington	KY	795,850	0	795,850
299	Lakeside Golf Course - Clubhouse	3725 Richmond Road	Lexington	KY	1,261,100	109,780.00	1,370,880
300	Lakeside Golf Course - Maintenance Building	3725 Richmond Road	Lexington	KY	812,940	54,890.00	867,830
301	Lansdowne Merrick Park - Property In The Open	3190 Montavesta Road	Lexington	KY	221,010	0	221,010
302	Lou Johnson Park - Neighborhood Center	182 Prall Street	Lexington	KY	173,280	7,680.00	180,960
303	Lou Johnson Park - Property in the Open	182 Prall Street	Lexington	KY	79,250	0	79,250
304	Marlboro Park - Community Center	1870 Benton Place	Lexington	KY	306,740	10,430.00	317,170
305	Marlboro Park - Property in the Open	1870 Benton Place	Lexington	KY	184,510	0	184,510

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306	Martin Luther King Park - Community Center	1625 Mccullough Drive	Lexington	KY	296,480	16,470.00	312,950
307	Mary Todd Park - Concessions and Restroom	525 Rogers Road	Lexington	KY	92,310	23,050.00	115,360
308	Mary Todd Park - Property in the Open	525 Rogers Road	Lexington	KY	197,570	0	197,570
309	Meadowbrook Golf Course Pro Shop And Clubhouse	370 Wilson Downing Road	Lexington	KY	120,360	21,960.00	142,320
310	Meadowbrook Golf Course - Property In The Open	372 Harvard Drive	Lexington	KY	179,710	0	179,710
311	Meadowthorpe Park - Community Center	333 Larch Lane	Lexington	KY	410,180	10,980.00	421,160
312	Meadowthorpe Park - Concessions and Restroom	333 Larch Lane	Lexington	KY	103,120	10,980.00	114,100
313	Meadowthorpe Park - Property in the Open	333 Larch Lane	Lexington	KY	131,710	0	131,710
314	Oakwood Park - Community Center	1050 Briarwood Drive	Lexington	KY	255,560	5,490.00	261,050
315	Cardinal Run Park - 2 Field Concessions and Restrooms	2000 Parkers Mill Road	Lexington	KY	249,560	10,980.00	260,540
316	Cardinal Run Park - 5 Field Concessions and Restrooms	2000 Parkers Mill Road	Lexington	KY	476,310	32,930.00	509,240
317	Cardinal Run Park - Property in the Open	2000 Parkers Mill Road	Lexington	KY	1,137,410	0	1,137,410
318	Cardinal Run Park - Rental House	2101 Parkers Mill Road	Lexington	KY	201,880	0	201,880
319	Phoenix Park - Property In The Open	100 East Main Street	Lexington	KY	182,500	0	182,500
320	Picadome Golf Course Park Administration Building	469 Parkway Drive	Lexington	KY	1,492,650	82,340.00	1,574,990
321	Picadome Golf Course - Pool House	469 Parkway Drive	Lexington	KY	257,960	5,490.00	263,450
322	Picadome Golf Course Pro Shop	469 Parkway Drive	Lexington	KY	286,550	65,870.00	352,420
323	Picadome Golf Course Restroom Building	469 Parkway Drive	Lexington	KY	105,000	0	105,000
324	Picadome Golf Course Turf Operations Center	469 Parkway Drive	Lexington	KY	173,280	98,800.00	272,080
325	Pleasant Ridge Park - Restroom Pavilion	1350 Pleasant Ridge Drive	Lexington	KY	147,640	0	147,640
326	Raven Run Park - Building A - New Nature Center	5886 Jacks Creek Pike	Lexington	KY	649,480	93,420.00	742,900
327	Raven Run Park - Building B - New Nature Center	5886 Jacks Creek Pike	Lexington	KY	418,590	21,960.00	440,550
328	Raven Run Park - House	5886 Jacks Creek Pike	Lexington	KY	151,670	0	151,670
329	Shillito Park - Babe Ruth Concession Stand	300 West Reynolds Road	Lexington	KY	469,110	16,470.00	485,580
330	Shillito Park - Cal Ripken Concessions and Restroom	300 West Reynolds Road	Lexington	KY	225,880	5,490.00	231,370

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331	Shillito Park - Children's Pool	300 West Reynolds Road	Lexington	KY	8,840	0	8,840
332	Shillito Park - Maintenance Building	300 West Reynolds Road	Lexington	KY	211,040	21,960.00	233,000
333	Shillito Park - Miracle League Ballfield	300 West Reynolds Road	Lexington	KY	736,560	0	736,560
334	Shillito Park - Miracle League Concessions	300 West Reynolds Road	Lexington	KY	214,640	76,850.00	291,490
335	Shillito Park - Miracle League Pavilion	300 West Reynolds Road	Lexington	KY	38,200	0	38,200
336	Shillito Park - Park Restroom	300 West Reynolds Road	Lexington	KY	68,310	0	68,310
337	Shillito Park - Pool House	300 West Reynolds Road	Lexington	KY	391,300	10,980.00	402,280
338	Shillito Park - Property in the Open	300 West Reynolds Road	Lexington	KY	1,716,720	0	1,716,720
339	Shillito Park - Swimming Pool	300 West Reynolds Road	Lexington	KY	327,360	0	327,360
340	Shillito Park - Tennis Building	300 West Reynolds Road	Lexington	KY	257,850	16,470.00	274,320
341	Speigle Heights Park - Property In The Open	424 Speigle Street	Lexington	KY	93,760	0	93,760
342	Tates Creek Golf Course - Ballroom and Pro Shop	1400 Gainesway Drive	Lexington	KY	2,688,060	142,710.00	2,830,770
343	Tates Creek Golf Course - Children's Pool	1400 Gainesway Drive	Lexington	KY	39,610	26,350.00	65,960
344	Tates Creek Golf Course - Craft House/Cart Storage	1400 Gainesway Drive	Lexington	KY	378,870	76,850.00	455,720
345	Tates Creek Golf Course - Maintenance Building	1400 Gainesway Drive	Lexington	KY	164,560	27,450.00	192,010
346	Tates Creek Golf Course - Pool House	1400 Gainesway Drive	Lexington	KY	80,530	5,490.00	86,020
347	Tates Creek Golf Course - Swimming Pool	1400 Gainesway Drive	Lexington	KY	311,760	60,380.00	372,140
348	Thoroughbred Park - Property In The Open	133 Midland Avenue	Lexington	KY	558,100	0	558,100
349	Valley Park - Community Center	2077 Cambridge Drive	Lexington	KY	414,870	10,980.00	425,850
350	Valley Park - Property in the Open	2077 Cambridge Drive	Lexington	KY	173,570	0	173,570
351	Veterans Park - Baseball Announcer and Storage	650 Southpoint Drive	Lexington	KY	94,490	10,980.00	105,470
352	Veterans Park - Batting Cage (Lower)	650 Southpoint Drive	Lexington	KY	96,680	0	96,680
353	Veterans Park -- Batting Cage (Upper)	650 Southpoint Drive	Lexington	KY	143,270	0	143,270
354	Veterans Park - Concessions and Restroom (Lower)	650 Southpoint Drive	Lexington	KY	183,540	32,930.00	216,470
355	Veterans Park - Concessions and Restroom (Upper)	650 Southpoint Drive	Lexington	KY	104,210	5,490.00	109,700

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356	Veterans Park - Maintenance Building	650 Southpoint Drive	Lexington	KY	227,960	54,890.00	282,850
357	Veterans Park - Property in the Open	650 Southpoint Drive	Lexington	KY	859,470	0	859,470
358	Whitney Young Park - Community Center	1033 Saint Martins Avenue	Lexington	KY	440,630	16,470.00	457,100
359	Whitney Young Park - Property in the Open	1033 Saint Martins Avenue	Lexington	KY	119,430	0	119,430
360	Wolf Run Park - Concessions and Restroom	1618 Maywick View Lane	Lexington	KY	294,620	5,490.00	300,110
361	Wolf Run Park - Property in the Open	1618 Maywick View Lane	Lexington	KY	107,160	0	107,160
362	Woodhill Park - Community Center	457 Lakewood Drive	Lexington	KY	178,630	2,200.00	180,830
363	Woodhill Park - Property in the Open	457 Lakewood Drive	Lexington	KY	92,640	0	92,640
364	Woodland Park - Children's Pool	601 East High Street	Lexington	KY	126,690	71,360.00	198,050
365	Woodland Park - Diving Pool	601 East High Street	Lexington	KY	104,970	0	104,970
366	Woodland Park - Maintenance and Restroom Building	601 East High Street	Lexington	KY	197,940	5,490.00	203,430
367	Woodland Park - Property in the Open	601 East High Street	Lexington	KY	792,500	0	792,500
368	Woodland Park - Skateboard Park	601 East High Street	Lexington	KY	398,830	0	398,830
369	Woodland Park - Swimming Pool	601 East High Street	Lexington	KY	141,970	0	141,970
370	Woodland Park - Woodland Aquatic Center	601 East High Street	Lexington	KY	1,060,320	27,450.00	1,087,770
371	Southland Park - Concessions and Restroom	600 Laramie Drive	Lexington	KY	81,950	3,290.00	85,240
372	Southland Park - South Base Maintenance	600 Laramie Drive	Lexington	KY	455,900	54,890.00	510,790
373	Southland Park - Aquatic Center Filter Building	625 Hill N Dale Road	Lexington	KY	267,240	219,560.00	486,800
374	Southland Park - Aquatic Center Pool House	625 Hill N Dale Road	Lexington	KY	605,400	27,450.00	632,850
375	Southland Park - Children's Pool	625 Hill N Dale Road	Lexington	KY	79,440	0	79,440
376	Southland Park - Park Property in the Open	625 Hill N Dale Road	Lexington	KY	563,680	0	563,680
377	Southland Park - Pavilion and Restrooms	625 Hill N Dale Road	Lexington	KY	164,770	8,780.00	173,550
378	Southland Park - Swimming Pool	625 Hill N Dale Road	Lexington	KY	547,010	0	547,010
379	McConnell Springs Park - Nature Center	416 Rebmman Lane	Lexington	KY	214,530	27,450.00	241,980
380	Masterson Station Park- Barn #1	3560 Shamrock Lane	Lexington	KY	351,480	32,930.00	384,410

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381	Masterson Station Park - Barn #2	3560 Shamrock Lane	Lexington	KY	702,850	54,890.00	757,740
382	Masterson Station Park - Barn #3	3560 Shamrock Lane	Lexington	KY	351,480	32,930.00	384,410
383	Masterson Station Park - Barn #4	3560 Shamrock Lane	Lexington	KY	702,850	43,910.00	746,760
384	Masterson Station Park - Landscaping Building	3560 Shamrock Lane	Lexington	KY	412,040	82,340.00	494,380
385	Masterson Station Park Rental House	3561 Shamrock Lane	Lexington	KY	260,140	0	260,140
386	Masterson Station Park - Maintenance Administration and Shop	3544 Shamrock Lane	Lexington	KY	1,332,800	192,120.00	1,524,920
387	Masterson Station Park - Maintenance Bldg #2	3544 Shamrock Lane	Lexington		1,012,378	0	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	3355 Spurr Road	Lexington	KY	312,190	0	312,190
390	Masterson Station Park Horse Arena	3475 Shamrock Lane	Lexington	KY	3,059,400	65,870.00	3,125,270
391	Masterson Station Park Old Extension Exposition Center	Shamrock Lane	Lexington	KY	332,060	3,500	335,560
392	Hisle Farm - Barn	3601 Briar Hill Road	Lexington	KY	389,450	0	389,450
393	Hisle Farm - House	3601 Briar Hill Road	Lexington	KY	347,330	0	347,330
394	Dogwood Trace Park - Property In The Open	2393 Dogwood Trace Boulevard	Lexington	KY	110,730	0	110,730
395	Addison Park - Property In The Open	1150 Garison Avenue	Lexington	KY	89,300	0	89,300
396	Hartland Park - Property In The Open	3701 Kenesaw Drive	Lexington	KY	77,800	0	77,800
397	Caden Lane Properties - Back House	705 Caden Lane	Lexington	KY	107,600	0	107,600
398	Caden Lane Properties - Front House	705 Caden Lane	Lexington	KY	221,180	0	221,180
399	General Services - Building Maintenance Office	1555 Old Frankfort Pike	Lexington	KY	2,013,150	301,900.00	2,315,050
400	Fleet Services - Office And Service Garage	669 Byrd Thurman Drive	Lexington	KY	5,684,060	1,646,700.00	7,330,760
401	Fleet Services - Truck Wash	669 Byrd Thurman Drive	Lexington	KY	321,800	27,450.00	349,250
402	Lyric Theatre	300 Elm Tree Lane	Lexington	KY	8,165,560	466,570.00	8,632,130
403	Courthouse Garage	150 A North Limestone	Lexington	KY	0	351,300.00	351,300
404	North Base Maintenance	1793 Liberty Road	Lexington	KY	1,418,240	137,230.00	1,555,470
405	Phoenix Center	101 East Vine Street	Lexington	KY	16,300,000	878,240.00	17,178,240
407	Solomon House	851 Todds Road	Lexington	KY	577,140	0	577,140

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408	Downtown Art Center/Alfalfa Restaurant	141 & 141 A East Main Street	Lexington	KY	7,414,490	0	7,414,490
409	Lexington Council of Art - Arts Place	161 Mill Street	Lexington	KY	4,594,500	0	4,594,500
410	Kentucky Theatre	216 East Main Street	Lexington	KY	4,803,790	16,470.00	4,820,260
411	State Theatre	218 A East Main Street	Lexington	KY	1,938,190	0	1,938,190
412	HOPE Center	360 W Loudon Street	Lexington	KY	3,924,610	0	3,924,610
414	Carnegie Literacy Center	251 West Second Street	Lexington	KY	7,477,990	164,670.00	7,642,660
416	Wolf Run WWS Tank	1104 Kilrush Drive	Lexington	KY	0	0	0
417	New Senior Citizens Center	195 Life Lane	Lexington	KY	2,189,600	0	2,189,600
418	Isaac Murphy Memorial Garden/Trail - Property in the Open	577 East Third	Lexington	KY	827,100	0	827,100
419	Masterson Station Park - Storage Bldg	3051 Leestown Road	Lexington	KY	242,971	0	242,971
420	Masterson Station Park - 4 H Pavillion & So. Structure (Bldg 1A & 1B)	3051 Leestown Road	Lexington	KY	332,060	0	332,060
421	Masterson Station Park - 4 H Pole Barn (Bldg 1C)	3051 Leestown Road	Lexington	KY	123,000	0	123,000
422	Masterson Station Park - Lions Club Ticket Booth (Bldg 3A)	3051 Leestown Road	Lexington	KY	23,120	0	23,120
423	Masterson Station Park - Lions Club Booth annex (Bldg 3B)	3051 Leestown Road	Lexington	KY	72,600	0	72,600
424	Masterson Station Park - Lions Club Storage Shed (Bldg 3C)	3051 Leestown Road	Lexington	KY	56,243	0	56,243
425	Masterson Station Park - Lions Club Ticket Booth (Bldg 4A)	3051 Leestown Road	Lexington	KY	23,736	0	23,736
426	Masterson Station Park - Lions Club Office/House (Bldg 4B)	3051 Leestown Road	Lexington	KY	81,600	0	81,600
427	Masterson Station Park - Lions Club Bathrooms (Bldg 5)	3051 Leestown Road	Lexington	KY	142,000	0	142,000
428	Masterson Station Park - Lions Club Bldg/Kitchen/Pavillion (Bld 2A/2B)	3051 Leestown Road	Lexington	KY	282,320	0	282,320
429	Wellington Park - Property in the Open	565 Wellington Way	Lexington	KY	78,740	0	78,740
430	Red Mile Pump Station	1200 Red Mile Road	Lexington	KY	2,190	0	2,190
432	Haley Pike Pump Station - Leachate Pump Station	4216 Hedger Lane	Lexington	KY	2,190	0	2,190
433	Walnut Grove Pump Station	2415 Walnut Grove	Lexington	KY	2,190	0	2,190
434	Fire Station #2	1276 Eastland Drive	Lexington	KY	5,057,696	142,000	5,199,696
435	Moondance Amphitheater Property in the Open	1152 Monarch St	Lexington	KY	366,700	0	366,700
436	Clerk Office (Annex)	130 East Main Street	Lexington	KY	5,657,870	439,120.00	6,096,990

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437	Blue Sky Parkway Pump Station (Lift Station)	289 Blue Sky Parkway	Lexington	KY	128,220	254,690.00	382,910
438	Coolavin Park Property in the Open	550 West Sixth Street	Lexington	KY	280,840	0	280,840
439	Ecton Park - Property in the Open	956 Turkey Foot Road	Lexington	KY	241,990	0	241,990
440	Kenawood Park - Property in the Open	612 Bryanwood Parkway	Lexington	KY	253,380	0	253,380
441	Kenawood Park - Restroom and Concessions	612 Bryanwood Parkway	Lexington	KY	196,960	5,490.00	202,450
442	Lower Cane Road Pump Station Lift Station Structure	1760 McGrathiana Parkway	Lexington	KY	2,902,480	3,490,020.00	6,392,500
443	Martin Luther King Park Property in the Open	1625 Mccullough Drive	Lexington	KY	283,510	0	283,510
444	Police Safety City Storage Garage	1155 Red Mile Place	Lexington	KY	56,900	5,000	61,900
445	Raven Run Park - Nature Center	5886 Jacks Creek Pike	Lexington	KY	321,910	21,960.00	343,870
446	Raven Run Park - Prather House	5886 Jacks Creek Pike	Lexington	KY	614,570	0	614,570
447	Town Branch Pump Station Submersible Station	335 Jimmie Drive	Lexington	KY	35,000	0	35,000
448	Wolf Run Pump Station Lift Station Structure	755 Enterprise Drive	Lexington	KY	1,297,330	1,840,130.00	3,137,460
450	Blackford Pump Station - Submersible Structure	3200 Mahala	Lexington	KY	354,200	0	354,200
451	Glen Eagles Pump Station - Submersible Statuin	3095 Caversham Park Lane	Lexington	KY	122,188	0	122,188
452	Leestown West Pump Station - Submersible Station	150 Venture Court	Lexington	KY	39,600	0	39,600
453	Man-O-War Pump Station - Submersible Station	2079 Bryant Road	Lexington	KY	128,800	0	128,800
454	Cheapside Park Pavilion	215 West Main Street	Lexington	KY	458,300	0	458,300
455	Fire Station #24	2754 Magnolia Springs Dr	Lexington	KY	4,640,000	280,000	4,920,000
456	Dwelling @ Picadome	468 Parkway Drive	Lexington	KY	193,500	100,000	293,500
457	West Hickman WW Storage Facility	200 West Hickman Plant Road	NICHOLASVILLE	KY	12,538,434	0	12,538,434
458	Police Canine Facility	687 Byrd Thurman Way	Lexington	KY	1,123,686	0	1,123,686
459	Salt Barn #2	Brannon Road	Lexington	KY	1,085,913	0	1,085,913
461	Southland Pump Station - Submersible Station	Harrodsburg Road	Lexington	KY	714,388	0	714,388
462	General Services - Storage	Old Frankfort Pike	Lexington	KY	70,400	0	70,400
463	Operational Control - Facilities Storage Bldg #1	Old Frankfort Pike	Lexington	KY	59,260	31,400.00	90,660
464	Martin Luther King Park - Restroom Building	1625 Mccullough Drive	Lexington	KY	46,370	7,680.00	54,050

Ins Loc	Name	Address	City	St	Real Property	Personal Property	Total Insured Value
465	Coolavin Park - Neighborhood Center	550 West Sixth Street	Lexington	KY	300,730	43,910.00	344,640
466	East Hickman Wet Weather Storage Facility	3318 Buckhorn Drive	Lexington	KY	10,317,147	0	10,317,147
467	Belleau Wood Park - Property in the Open	3770 Forest Green Drive	Lexington	KY	199,551	0	199,551
468	Coldstream Park - Property in the Open	1850 Pisacano Drive	Lexington	KY	100,113	0	100,113
469	Gardenside Park - Property in the Open	1835 Yorktown Road	Lexington	KY	112,486	0	112,486
470	Harrods Hill Park - Property in the Open	3308 Ridgecane Road	Lexington	KY	84,365	0	84,365
471	Highland Park - Property in the Open	1991 Mark Avenue	Lexington	KY	140,608	0	140,608
472	Hisle Farm Park - Property in the Open	3601 Briar Hill Road	Lexington	KY	213,725	0	213,725
473	Kenwick Park - Property in the Open	313 Owsley Avenue	Lexington	KY	118,111	0	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	0	91,451
476	Masterson Station Park - Property in the Open	3051 Leestown Road	Lexington	KY	583,629	0	583,629
477	Mount Tabor Park - Property in the Open	550 Elk Lake Drive	Lexington	KY	393,702	0	393,702
478	Oakwood Park - Property in the Open	1050 Briarwood Drive	Lexington	KY	393,702	0	393,702
479	Expansion Area 3 Pump Station	1181 Providence Place Parkway	Lexington	KY	4,633,927	0	4,633,927

Additional Values:

Vehicles (Cost New) – 109,408,332 (\$25M Sublimit applies)

Traffic Engineering Equipment – 45,546,680 (\$10M Sublimit applies)

Animals – 292,900

Fine arts – 10,000,000

EDP – 19,541,428

Rolling Stock/Contractors Equipment – 6,840,080

Forms/Endorsements / Exclusions (Continued)

Law Enforcement Exclusion CG 22 51
ERISA Exclusion SNGL 002
Amended Definition of Bodily Injury SNGL 004
Unintentional Failure to Disclose Hazards or Occurrences SNGL 021
Co-Employee Exclusion Deleted SNGL 012
Exclusion – Failure to Supply CG 22 50
Exclusion – Injury to Volunteer Firefighters CG 22 56
Deletion of Premium Audit Condition SNGL 053
Designated Additional Insured (Broad Form) SNGL 022
Governmental Subdivisions Endorsement CG 24 09
Exclusion – Access or Disclosure of Confidential or Personal Information and Data-Related Liability CG 21 07
Exclusion Coverage C – Medical Payments CG 21 35
Knowledge of Occurrence SNGL 020
Self-Insured Retention Endorsement SNGL 024
Sexual Abuse or Molestation Coverage GLM 007-2
Earlier Notice of Cancellation – 90 Days CG 02 24
Contractual Liability – Railroads CG 24 17
Boats CG 24 12
Liquor Liability Exclusion Amendment CG 21 51
Additional Insured – PI & PD GLM 069
Insured Contract – Mutual Aid Assistance GLM 070
Emergency & First Aid Medical Treatment – Amended Who Is an Insured GLMAN 015
TRIA Policyholder Disclosure Notice

COMMERCIAL AUTOMOBILE

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

Carrier Name: **Safety National Casualty Corporation**

AM Best Rating: **A++: XV as of November 11, 2020**

Coverage Description

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

- Commercial Auto Coverage Form CA 00 01
- Self-Insured Retention Endorsement SNCA 022
- Public Entity Endorsement SNCA 029
- Broad Form Named Insured SNCA 038
- Unintentional Failure to Disclose Material Facts SNCA 028
- Unintentional Failure to Provide Notice of Accident or Loss SNCA 030
- Exclusion of Federal Employees Using Autos in Government Business CA 04 42
- Audio, Visual, & Data Electronic Equipment Coverage – Fire, Police & Emergency Vehicles CA 20 02
- Emergency Services – Volunteer Firefighters’ and Workers’ Injuries Excluded CA 20 30
- Silica Exclusion CA 23 95
- Amphibious Vehicles CA 23 97
- Public Transportation Autos CA 24 02
- Hired Autos Specified as Covered Autos You Own CA 99 16
- Waiver of Premium Audit Condition CAM 001
- Nuclear Energy Liability Exclusion IL 00 21
- Earlier Notice of Cancellation – 90 Days SNCA 024
- Knowledge of Occurrence SNCA 025
- UM/UIM, PIP, and/or Med Pay Coverage rejection forms

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 11, 2020**

Coverage Description	Limit
Each Wrongful Act	\$2,000,000
Annual Aggregate Limit	\$2,000,000

Retention	Amount
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 – ESM 003
Knowledge of Occurrence – ESM 015

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 11, 2020**

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

Coverage Description	Limit
Annual Aggregate	\$5,000,000
Each Occurrence	\$5,000,000
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 – ESM 026
Modified RICO Exclusion – ESM 027
Earlier Notice of Cancellation – 90 Days – ESM 003
Knowledge of Occurrence – ESM 014
Punitive Damage Coverage – ESM 016

EXCESS LIABILITY

Named Insured: **Lexington-Fayette Urban County Government**
 Carrier Name: **Safety National Casualty Corporation**
 A.M. Best Rating: **A++: XV as of November 11, 2020**

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.)*

<u>Coverage</u>	<u>Limits</u>
Each Occurrence Limit	\$8,000,000
General Aggregate Limit	\$8,000,000

Commercial Excess Coverage Form CX 00 01

Terms / Conditions /Endorsements

In addition to all exclusions in the underlying insurance, the following will also be excluded:
 Failure to Supply – XLM 001

Forms:

Earlier Notice of Cancellation – 90 Days – XLM 003
 Knowledge of Occurrence – XLM 005

Underlying Insurance

General Liability

Each Occurrence	General Aggregate	Products/Completed Operations
\$2,000,000	\$4,000,000	\$4,000,000

Automobile Liability

Liability Limit
\$2,000,000

Employers Liability

Each Accident	Disease- Policy Limit	Disease - Each Employee
\$2,000,000	\$2,000,000	\$2,000,000

Public Officials Liability

Each Occurrence	Aggregate
\$2,000,000	\$2,000,000

NOTE: Law Enforcement Liability is no longer covered under the Excess Liability

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 11, 2020**

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.)

Contract Terms

Specific Excess Only

Liability Period	07/01/2021– 07/01/2022
Payroll Reporting Period	07/01/2021 – 07/01/2022
Payroll	\$177,7018,771
Manual Premium	\$3,057,026
Standard Premium	\$3,057,026
Self-Insured Retention	\$1,000,000
Specific Limit	Statutory
Employers Liability Limit	\$2,000,000 per Occurrence/ \$2,000,000 Aggregate
Premium Rate	\$0.2226 (Rate \$100 Payroll)
Deposit Premium	\$395,580
Minimum Premium	\$356,022
Pay Plan	Annual Payment
Audit Type	Voluntary

*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

Code	Classification	Exposure
0106	Tree Pruning, Spraying, Repairing, & Drivers	\$200,808
5191	Office Machine/Appl Installation-Inspection-Adjustment or Repair	\$195,872
5506	Street or Road Construction: Paving or Repaving & Drivers	\$1,454,096
6306	Sewer Construction All Operations	\$696,194
7580	Sewage Disposal Plant Operation & Drivers	\$7,073,323
7610	Radio or Television Broadcasting Station-All Employees & Clerical, Drivers	\$658,229
7710	Firefighters & Drivers	\$46,107,266
7720	Police Officers & Drivers	\$41,345,706
8380	Automobile Service or Repair Center & Drivers	\$2,475,694
8742	Salesperson, Collectors or Messengers - Outside	\$2,861,616
8810	Clerical Office Employees NOC	\$47,203,073
8820	Attorney-All Employees & Clerical, Messengers, Drivers	\$1,468,718
8864	Social Service Organization-All Employees & Salesperson, Drivers	\$558,851
8869	Child Day Care Center-Professional Employees and Clerical, Salespersons	\$1,197,389
9015	Building - Operation by Owner or Lessee	\$3,389,124
9101	College or School: All Other Employees	\$67,948
9102	Parks NOC-All Employees & Drivers	\$8,141,134
9403	Garbage, Ashes or Refuse Collection & Drivers	\$5,851,146
9410	Municipal, Township, County or State Employee NOC	\$6,762,584
	Totals	\$177,708,771

AVIATION

Named Insured: **Lexington Fayette Urban County Government**
Carrier Name: **Westchester Fire Insurance Company**
A.M. Best Rating: **A++: XV as of December 17, 2020**

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**

TERRITORY: While the Aircraft is anywhere in the world.

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: \$377,500*
- *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 AVALEX computer 11" monitor (rated for vibration) at \$6,740*
 5. *One GARMIN 530 aircraft radio and navigation system at \$15,000*
 6. *One L-3 Lynx, NGT-9000 Transponder (ADS-B in/out, real time weather & aircraft proximity) at \$6,800*
 7. *One AVEO ENGINEERING positioning/navigation LED/strobe lighting system (exterior) at \$3,000*
 8. *One TECHNISONIC Radio - model TDFM-9000 series (UHF/VHF/800 capable police radio) at \$40,000*
 9. *One KENWOOD 800 MHZ police radio (no model #) at \$1,600*
 10. *One TAIT radio - model TM9155 police radio at \$1,600*
 11. *One GARMIN SL-40 aircraft radio at \$1,200*
 12. *One SPECTROLAB SX-16 searchlight w/ SLASS system at \$150,000*
 13. *One SHADIN model AMS-2000 altitude management system at \$3,600*
 14. *Three PS ENGINEERING - model PAC-24 audio panels at \$2,000 each*
 15. *One SPOT GEN3 -GPS Tracker at \$150*
 16. *One GARMIN Transponder model GTX327 at \$1,800*
 17. *Two PS ENGINEERING model PAC-24 audio panels at \$2000 each*
 18. *One TAIT model TM9155 police radio at \$1,600*
 19. *One GARMIN model SL-40 aircraft radio at \$1,200*
- Total Amount of Insurance: \$873,248*
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 10, 2020**

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 \$1,800,000
Ransomware/Malware Coinsurance 10%

Deductible – each incident or event \$75,000

Continuity Date Policy Inception

Waiting Period 10 hours

Note: Defense is within the Limit of Liability

Coverage A: Breach Costs

Coverage for the costs to evaluate and respond to a cyber event discovered during the policy period.

Coverage B: Cyber Liability

Covers legal liability costs, including defense expenses, resulting from a covered cyber event. Coverage includes regulatory defense and penalties as well as Payment Card Industry (PCI) liabilities.

Coverage C: Multimedia Liability

Covers legal liability costs, including defense expenses, resulting from materials published or broadcast by the insured due to claims such as disparagement or copyright/trademark infringement.

Coverage D: eCrime Loss

Indemnification for direct financial loss from an eCrime Event.

Coverage E: First Party Loss

Indemnification for loss resulting from a cyber extortion event or a covered business interruption event, including the unintentional and unplanned interruption of a computer system. Coverage also extends to the cost to repair or replace computer hardware or equipment that is damaged or impaired and must be replaced.**

** When not covered by a property insurance policy.

Policy Form: Cyber and Multimedia Liability Insurance Policy, SC-POL-002(02/19)

Additional Conditions / Endorsements / Exclusions:

1. Service of Process, SOP CF 07 16
2. Signature Page, CS 07 001 10 17
3. U.S. Treasury Department's OFAC Advisory Notice to Policyholders, IL P 001 01 04
4. Cap on Losses from Certified Acts of Terrorism, SC-END-001 (08/18)
5. First Party Loss Amendatory Endorsement, SC-END-032 (09/20)
6. Disclosure Pursuant to Terrorism Risk Insurance Act, SC-TRIA-001 (08/20)
7. Fraudulent Invoice Endorsement, SC-END-010 (10/18)
8. First Party Loss Amendatory Endorsement, SC-END-032 (09/20)
9. Ransomware/Malware Event Sublimit Endorsement, SC-END-073 (01/21)
10. Ransomware/Malware Coinsurance Endorsement, SC-END-074 (01/21)
11. Specific Circumstance Exclusion Endorsement, SC-END-069 (11/20) - The vulnerabilities, including the related "web shell" hacking tool, applicable to the Microsoft Exchange Server versions 2013 through 2019 announced by Microsoft on or about March 2, 2021.

FORM HIGHLIGHTS: Some notable highlights are as follows:

- The Crum & Forster Simple Cyber policy is an easy to digest concise 15 page policy form, but includes next generation coverage. Next generation features of the Crum & Forster Simple Cyber policy include:
 - o Contingent Bodily Injury/Property Damage
 - o Contingent coverage for damage to computer equipment (a.k.a. “Bricking”) caused by a cyber event up to the full policy limit
 - o \$0 deductible for legal costs and computer forensic services (when services are recommended and the insured agrees to utilize C&F panel vendors)
 - o Broad definition of "cyber event," which includes wrongful use and collection of protected information.
 - o Business interruption (with security failure and systems failure triggers)
 - o 24/7/365 access to the C&F Cyber Response Team

Cyber Liability – *intends to cover third party claims as a result of a :*

- Cyber Event, which is classified as:
 - o a Cyber Extortion Threat;
 - o an unintentional and unplanned interruption of any computer system;
 - o a theft, loss or Unauthorized Disclosure of Protected Information that is in the care, custody or control an Insured or a third party for whose theft, loss or Unauthorized Disclosure of Protected Information Insured Entity is legally responsible for;
 - o the storage, collection, use or disclosure of Protected Information by or on behalf of the Insured Entity that is in violation of a Privacy Law;
 - o the failure to notify a third party of a theft, loss or Unauthorized Disclosure of Protected Information violation of a Privacy Law; or
 - o the access to, or the use of, a computer system by a person or organization that is not authorized to do so.

Multimedia Liability – *intends to cover third party claims for*

- Multimedia Liability, which is classified as the following in the course of creating, displaying, broadcasting, publishing, disseminating or releasing Multimedia material to the public:
 - o defamation, libel, slander, product disparagement, trade libel, infliction of emotional distress, outrage, outrageous conduct, or other tort related to disparagement or harm to the reputation or character of any person or organization;
 - o a violation of the rights of privacy of an individual, including false light, intrusion upon seclusion and public disclosure of private facts;
 - o invasion or interference with an individual’s right of publicity, including commercial appropriation of name, persona, voice or likeness; plagiarism, piracy, or misappropriation of ideas under implied contract;
 - o infringement of copyright;
 - o infringement of domain name, trademark, trade name, trade dress, logo, title, metatag, or slogan, service mark or service name;
 - o improper deep-linking or framing;
 - o negligent publication of content; or
 - o unfair competition, if alleged in conjunction with any of the acts listed in paragraphs 5. or 6. above.
- Multimedia Material classified as:
 - o the content of material published or broadcast by, or on behalf of, the Insured Entity, including any information, words, sounds, numbers, images or graphics included in such content, but will not include computer software or the actual goods, products or services described, illustrated or displayed in such content

Breach Costs – *intends to cover first party costs for the following as a result of a Cyber Event*

- Breach Costs, which include cost:
 - o for an attorney to provide necessary legal advice to the Insured Entity to evaluate the Insured Entity’s legal obligations in connection with an actual or reasonably suspected Cyber Event;
 - o for a computer security expert, or experts, to determine the existence, cause and scope of a Cyber Event as well as the costs to contain an ongoing Cyber Event, including the cost to retain a PCI Forensic Investigator if required by a written agreement between the Insured Entity and a financial institution,

- credit or debit card company, credit or debit card processor, merchant bank or any other entity offering or providing merchant card transaction processing or payment gateway services to the Insured Entity
- o to notify individuals or entities whose Protected Information was potentially impacted by a Cyber Event. This shall include costs incurred by the Insured Entity to directly notify individuals on behalf of a third party that has the legal obligation to notify such individuals, provided that such third party agrees to allow the Insured Entity to notify such individuals on their behalf;
- o for a call center to respond to inquiries from individuals that the Insured Entity has notified because their Protected Information was potentially impacted by a Cyber Event;
- o to provide a credit monitoring or identity monitoring product to individuals that the Insured Entity has notified because their Protected Information was potentially impacted by a Cyber Event. Such credit monitoring or identity monitoring product will be provided for a period of 12 months unless the Insured Entity is required by law or regulation to provide such a credit monitoring or identity monitoring product for a longer period of time. In that case, such credit monitoring or identity monitoring product will be provided for the period of time required by law or regulation; and
- o for public relations and crisis management costs directly related to mitigating harm to the Insured Entity which are approved in advance by the Insurer.

eCrime Loss- *intends to cover first party losses as the result of a*

- eCrime event, which is classified as:
 - o the loss of money or securities that results solely from a wrongful transfer, payment or delivery of such money or securities by an Insured as a sole result of fraudulent electronic or telephone instructions provided by a third party, that is intended to mislead the Insured through the misrepresentation of a material fact which is relied upon in good faith by such Insured, including such loss resulting from business e-mail compromise, social engineering, spear-phishing and e-mail spoofing
 - o the loss of money or securities from an account at a financial institution resulting solely from fraudulent electronic or telephone instructions issued by a third party to a financial institution directing such institution to transfer, pay or deliver money or securities from any account maintained by the Insured Entity at such institution, without the Insured Entity's knowledge or consent; or
 - o the act of a third party gaining access to and using the Insured Entity's telephone system in an unauthorized manner.

First party Loss- *intends to cover the following as the result of a Cyber Event:*

- the value of monies (including money in the form of a digital currency), marketable goods or services paid or delivered under duress by or on behalf of the Insured Entity, with the Insurer's prior written consent, solely for the purpose of terminating a Cyber Extortion Threat
- "Extended First party Loss" extends to also include:
 - o the reasonable and necessary costs charged by a vendor designated or approved in writing by the Insurer to restore, replace or recreate software or electronic data to its condition immediately prior to the Cyber Event but only for such costs that are as a direct result of the Cyber Event;
 - o the reasonable and necessary expenses incurred by the Insured Entity during the Indemnity Period to continue or maintain normal operations that are over and above those expenses the Insured Entity would have incurred had no Cyber Event occurred;
 - o the net profit or loss without interest and before tax that the Insured Entity would have earned or incurred during the Indemnity Period due to the actual interruption or impairment of the Insured Entity's business operations as a direct result of the Cyber Event, plus the continuing normal operating expenses incurred by the Insured Entity during the Indemnity Period (including payroll), but only to the extent that such operating expenses must necessarily continue during the Indemnity Period; and
 - o the cost to repair or replace computer hardware or equipment that is damaged or impaired and must be replaced.

The information and descriptions contained herein are for general informational purposes only and are not intended to be a complete description or interpretation of the policy terms, exclusions and conditions. Refer to the actual policy form for a complete description of all applicable terms, exclusions and conditions.

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 17, 2020**

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:

- 25% Minimum Earned Premium; 100% at Inception
- 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)
- PF-44917a (03/20) Dedicated Defense Aggregate Sublimit - \$500,000 Aggregate Sublimit
- PF-44957 (09/14) Notice of Cancellation Amendatory (Generic Time Frame) Endorsement - 90 days NOC
- PF-44967 (09/14) - Premium Earn-Out (Staggered - One Year - Acceleration) Endorsement
- PF-44968 (09/14) Prior Claims Exclusionary (Broad) Endorsement
- 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
- PF-55008 (03/21) Communicable, Infectious or Contagious Diseases Exclusionary Endorsement
- PF54576 (01/21)) Public Entity Coverage Amendatory Endorsement
 - a. Covered Operations Retro Date: 7/1/2011
 - b. Per Operations Condition Sublimit of Liability: \$ 1,000,000t
 - c. Aggregate Operations Condition Sublimit of Liability: \$1,000,000
 - d. Per Operations Condition Self-Insured Retention: \$75,000
 - e. Sewage Backup Sublimits of Liability - \$250,000 Per Backup Condition/Aggregate - subject to a \$75,000 Self-Insured Retention

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.)

Please note the Public Entity Coverage Amendatory Endorsement includes a new exclusion for “indoor environmental conditions” at, a prison, adult or youth detention facility or jail.

SL-34255a (01/16) Service of Suit Endorsement

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

LD-5S23j (03/14) Signatures

SL-24685 (03/08) Kentucky Surplus Lines Notification

ALL-20887a (03/16) Chubb Producer Compensation Practices & Policies

ILP 001 01 04 U.S. Treasury Department’s Office of Foreign Assets Control (“OFAC”) Advisory Notice to Policyholders

EXCESS LAW ENFORCEMENT LIABILITY

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

Carrier Name: **Kinsale Insurance Company (Non-Admitted)**

A.M. Best Rating: **A++: XV as of November 11, 2020**

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

Coverage Description	Limit
Annual Aggregate	\$5,000,000
Each Occurrence	\$5,000,000

Underlying Insurance – Safety Specialty Insurance Company

Each Occurrence \$5,000,000

General Aggregate \$5,000,000

Premium is 100.00% minimum and deposit. No flat cancellations.

PLX1000-0920 - Excess Liability Declarations

PLX1001-0720 - Schedule of Underlying Insurance (Sitting Over Law Enforcement Liability Only)

ADF9013-0419 - Notice - Where To Report A Claim

ADF4001-0110 - Schedule of Forms

PLX0001-0720 - Excess Follow Form Liability Insurance Policy

PLX2001-0720 - Limitation of Coverage to Specified Coverage Section of Followed Policy

ADF9004-0110 - Signature Endorsement

ADF9009-0110 - U.S. Treasury Department's Office of Foreign Assets Control (OFAC) Advisory Notice to Policyholders

PREMIUM SUMMARY

DESCRIPTION OF COVERAGE	EXPIRED PREMIUM	RENEWAL PREMIUM
Property	\$473,766.58	\$561,476.71
Commercial General Liability	\$78,396.00	\$84,531.00
Commercial Automobile Liability	\$178,916.00	\$200,159.00
Public Officials Liability	\$81,701.08	\$88,318.73
Law Enforcement Liability	\$47,988.09	\$75,972.82
Excess Liability	\$91,192.00	\$145,816.00
Excess Workers' Compensation	\$380,437.00	\$395,580.00
Aviation	\$23,655.27	\$33,573.00
Cyber Liability	\$23,499.68	\$54,882.43
Pollution Legal Liability	\$19,614.67	\$21,262.00
Total Premium	\$1,399,166.37	\$1,661,571.69
Excess Law Enforcement Liability	N/A	\$180,423.68
Total Premium Including Excess Law Enforcement Liability		\$1,841,995.37

NOTES:

- The expiring Law Enforcement Liability limit was \$2M but the Excess Liability included Law Enforcement Liability in the underlying schedule. The renewal Law Enforcement Liability limit is \$5M and is excluded from the Excess Liability. We have obtained a separate quote for Excess Law Enforcement Liability with a \$5M x \$5M limit.
- All premiums include applicable taxes. Taxes on the Property are estimated (\$39,476.71), variance may occur depending on the allocation of reinsurance premium to specific locations by AFM at policy issuance.
- 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 - \$754.00 plus applicable taxes
 - Excess Liability - \$4,931.00 plus applicable taxes

Cyber Liability - \$0

Excess Workers' Compensation is included – the portion of the premium attributable to this coverage is .5%

4. Terrorism may be added to the Aviation for an additional premium of \$1,863.00 plus applicable taxes. Combined Terrorism and War Coverage may be added to the Aviation for an additional premium of \$2,328.00 plus applicable taxes.
5. Terrorism may be added to the Pollution Legal Liability for an additional premium of \$968.00 plus applicable taxes.
6. Pollution Legal Liability – the sublimit for Sewage Back up can be increased to \$1M if the Self-Insured Retention for this sublimit is increased to \$250,000.

OPTIONAL QUOTES:

Cyber Liability

Quote Option 1 (included in premium summary above)

\$2M Limit/\$75,000 Retention

\$1.8M sublimit for Ransomware subject to 10% Coinsurance

Premium - \$54,882.43

Quote Option 2

\$2M Limit/\$75,000 Retention

\$500,000 sublimit for Ransomware 0% Coinsurance

Premium - \$47,723.47

If **Advanced Risk Controls** are implemented there would be a 15% savings on the above quotes and the sublimit of Ransomware on Option 1 would be increased to \$1.9M subject to 5% coinsurance.

SUBJECTIVITIES:

The Crum & Forster Cyber is subject to the following:

- Reaffirmation of the submitted Cyber Application (must be signed within 15 days of binding)
- A response to the Cyber Loss Control Recommendations
- As respects the options with **Advanced Risk Controls**, a completed ARC affidavit
- **Advanced Risk Controls** are:
 - a. Restrict administrative privileges on all personal computers, laptops and computer work stations.
 - b. Enable Administrative Audit and Mailbox logging on all Microsoft Exchange servers.
 - c. Require Multifactor authentication for all remote access to systems, access to cloud based systems and access to privileged accounts.

The Kinsale Excess Law Enforcement Liability is subject to the following:

- Currently signed and dated version of the submitted application (within 30 day period prior to effective date).
- Currently valued 5-year loss runs.

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.

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Version 010219

DISCLAIMER

Proposal

Marsh & McLennan Agency LLC (“MMA”) thanks you for the opportunity to discuss your insurance and risk management program. This summary is a brief overview of that program and is based on the exposure information you provided. Please refer to the policies for complete terms, conditions, limitations, definitions, and exclusions.

We have evaluated your exposures to loss and developed this proposal based upon the information that you have provided to us. If you are aware of other areas of potential exposure that need to be evaluated or of additional information of which we should be aware prior to binding of coverage, please bring the other areas or additional information to our attention as soon as possible. Should any of your exposures change after coverage is bound, please notify us immediately.

Client Contracts

In the event that you enter into a contract that has specific insurance requirements, MMA will review your contract, but only in regards to the insurance requirements of the contract. The scope of our review will be to determine if the current insurance program which you have placed through our agency addresses the types and amounts of insurance coverage referenced by the contract. We will identify the significant insurance obligations and will provide a summary of the changes required in your current insurance program to meet the requirements of the contract. Upon your authorization, we will make the necessary changes in your insurance program. We will also be available to discuss any insurance requirements of the contract with your attorney, if desired.

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

Credit Policy

MMA strives to offer the highest quality of service at the most competitive price possible. Accordingly, we have the following credit policy in place to assure that your coverage is not interrupted during the policy term.

- All premiums are due on the invoice date or effective date of the insurance, whichever is later. Always submit the remittance copy with your payment. If a remittance copy is not submitted, we will apply the cash to the oldest items on the account. Also, credit memos that cannot be applied against the original invoice will be applied to the oldest items on the account unless you direct us otherwise.
- If installment payments are available and provided under insurance policy terms, you will receive an invoice for each installment. Installments are due on the effective date of the invoice. MMA does not finance annual or installment premiums. However, should you wish to finance your premium, we can place your financing with an approved insurance premium finance company.

Your Account Manager maintains on-line access to all of your coverage, premium and accounting detail and will be able to answer most billing questions. Any other questions will be referred directly to our accounting department for immediate response. We thank you for your support and business.

COMPENSATION DISCLOSURE

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: <http://global.marsh.com/about/>. 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.

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, 2021
Expiration Date: July 1, 2022

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 _____

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: 07/01/2021

Insurer: Safety Specialty Insurance Company

Lexington-Fayette Urban County Government

Named Insured

Authorized Signature

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>Law Enforcement Liability</u>
Policy Effective Date:	<u>07/01/2021</u>
Insurer:	<u>Safety Specialty Insurance Company</u>

Lexington-Fayette Urban County Government

Named Insured

Authorized Signature

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>Excess Law Enforcement Liability</u>
Policy Effective Date:	<u>07/01/2021</u>
Insurer:	<u>Kinsale Insurance Company</u>

Lexington-Fayette Urban County Government

Named Insured

Authorized Signature

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>07/01/2021</u>
Insurer:	<u>Crum & Forster Specialty Insurance Company</u>

Lexington-Fayette Urban County Government

Named Insured

Authorized Signature

Date