

INSURANCE PROGRAM

04/01/2020 To 04/01/2021

Prepared for:

City of Pawnee Rock

P. O. Box 218

Pawnee Rock, KS 67567

Phone: (620)982-4386

Presented by: SHAWN POWELSON

Date Prepared: 02/25/2020

Insurance Planning, Inc.

1901 12th Street

Great Bend, KS 67530

Phone 888-792-1297

Fax 620-792-2003

Account Service Team

"It's our people that make your insurance program what it is."

No matter how comprehensive your insurance program, it's still people who must service your program to ensure the coverage will respond when it's needed. Our people are our greatest asset - prompt, accurate and courteous professionals who know you expect and deserve the very best service.

Key members of your service team:

Position	
Account Executive	
Shawn Powelson	Direct Phone 620.796.5302 Email powesh@insurance-planning.com
Account Representative	
Michelle Zook, CISR	Direct Phone 620.796.5301 Email zookmi@insurance-planning.com
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John Scheck, CISR, AIS Claims Representative	Direct Phone 785.625.0841 Direct Fax 785.625.8388 Email schejo@insurance-planning.com
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Loss Control Representative	
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Call Toll Free 888.792.1297

Claims Emergency 24/7 Call 800.999.0474

Important Notice

This presentation is designed to give you an overview of your insurance program, and should not be construed as a legal interpretation of your insurance policies. Please refer to your specific insurance contract for details on coverages, conditions, and exclusions. Should a discrepancy occur between this document and the policy, the policy will be the coverage afforded by the company.

Location Schedule

Loc #	Bldg#	Location Address (Street, City, ST, Zip)	
1	1	S 1/2 of 33-20S-15W KS 67567	(Water Tower)
2	1	SW Of SW 1/4 27-20S-15W KS 67567	(Pump House)
3	1	502 Centre Street Pawnee Rock KS 67567	(Fire Station)
4	1	648 SW 110 Avenue Pawnee Rock KS 67567	(Sewer System)
5	1	508 Centre Street Pawnee Rock KS 67567	(City Hall)
5	2	508 Centre Street Pawnee Rock KS 67567	(Generator Shed)
6	1	305 Rock Pawnee Rock KS 67567	(Storage Building)

Nature of Business/Description of Operations by Premise(s)
Municipality

Commercial Property Coverage

Named Insured: City of Pawnee Rock
 Policy Term: 04/01/2020 to 04/01/2021

Premises #: 1 Building #: 1
 Street Address: S 1/2 of 33-20S-15W, Pawnee Rock, KS
 Building Description: Water Tower

Subject of Insurance	Limits	Causes of Loss	Deduct	Co-Ins %	Val	Blkt	Infl %
Property in the Open - Water Tower	\$ 360,066	Special (Including theft)	\$ 1,000	80	RC		

Premises #: 2 Building #: 1
 Street Address: SW Of SW 1/4 27-20S-15W, Pawnee Rock, KS
 Building Description: Pump House

Subject of Insurance	Limits	Causes of Loss	Deduct	Co-Ins %	Val	Blkt	Infl %
Building	\$ 25,000	Special (Including theft)	\$ 1,000	80	ACV		
Generator	\$ 3,311	Special (Including theft)	\$ 1,000	80	ACV		
¼ Mile East – Backup Pump Equipment (Incl \$10,000 pump below ground)	\$ 14,347	Special (Including theft)	\$ 1,000	80	ACV		
½ Mile North – Backup Pump Equipment (Incl \$10,000 pump below ground)	\$ 14,347	Special (Including theft)	\$ 1,000	80	ACV		

Premises #: 3 Building #: 1
 Street Address: 502 Centre Street, Pawnee Rock, KS
 Building Description: Fire Station

Subject of Insurance	Limits	Causes of Loss	Deduct	Co-Ins %	Val	Blkt	Infl %
Building	\$ 65,331	Special (Including theft)	\$ 1,000	80	RC		
Business Personal Property	\$ 3,871	Special (Including theft)	\$ 1,000	80	RC		

Premises #: 4 Building #: 1
 Street Address: 648 SW 110 Ave, Pawnee Rock, KS
 Building Description: Sewer System

Subject of Insurance	Limits	Causes of Loss	Deduct	Co-Ins %	Val	Blkt	Infl %
Property in the Open (Sewer System/Generator)	\$ 22,359	Special (Including theft)	\$ 1,000	80	RC		
Property in the Open (Pump)	\$ 39,129	Special (Including theft)	\$ 1,000	80	RC		

Premises #: 5 Building #: 1
 Street Address: 508 Centre, Pawnee Rock, KS
 Building Description: City Hall/Meeting Room

Subject of Insurance	Limits	Causes of Loss	Deduct	Co-Ins %	Val	Blkt	Infl %
Building	\$ 93,810	Special (Including theft)	\$ 1,000	80	RC		
Business Personal Property	\$ 16,095	Special (Including theft)	\$ 1,000	80	RC		

Premises #: 5 Building #: 2
 Street Address: 508 Centre, Pawnee Rock, KS
 Building Description: Generator Shed

Subject of Insurance	Limits	Causes of Loss	Deduct	Co-Ins %	Val	Blkt	Infl %
Building	\$ 5,000	Special (Including theft)	\$ 1,000	80	RC		
Business Personal Property	\$ 4,500	Special (Including theft)	\$ 1,000	80	RC		

Premises #: 6 Building #: 1
 Street Address: 305 Rock, Pawnee Rock, KS
 Building Description: Round Top Building (Storage)

Subject of Insurance	Limits	Causes of Loss	Deduct	Co-Ins %	Val	Blkt	Infl %
Building	\$ 20,400	Special (Including theft)	\$ 1,000	80	RC		
Business Personal Property	\$ 8,160	Special (Including theft)	\$ 1,000	80	RC		

ABBREVIATIONS DEFINED

Co-Ins % = Coinsurance Percentage	AV = Agreed Value Valuation	Blkt = Blanket Coverage
Val = Valuation	RC = Replacement Cost Valuation	Deduct = Deductible
ALS = Actual Loss Sustained	Infl % = Inflation Guard Percentage	ACV = Actual Cash Value

Automatic Coverage Extensions, Conditions and Endorsements

- **\$2,500 Wind/Hail deductible applies**
- *Equipment Protection Endorsement applies*
- *Limitation on Coverage for Roof Surfacing Endorsement applies*
- *Certified Acts of Terrorism Endorsement applies*

Consult your policy for a complete list of coverage extensions, conditions and endorsements.

DEFINITIONS OF COVERAGE

Building

This coverage provides protection for permanent structures listed on the policy. Completed additions, permanently-installed fixtures, machinery and equipment, outdoor fixtures, owned personal property used to service, repair or maintain the building and additions under construction or repair are all included in this definition. Various additional endorsements and extensions can also be added to ensure that adequate protection is being provided for your particular situation.

Personal Property

This coverage protects personal property owned by your firm and used in your operations. Furniture and fixtures, equipment and machinery, raw stock, and finished goods all fall within this category. Various additional endorsements and extensions can also be added to ensure that adequate protection is being provided for your particular situation.

Actual Cash Value Valuation

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.

Replacement Cost Valuation

This loss 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.

Coinsurance

A policy may contain a coinsurance provision requiring that the limits of insurance be a minimum percentage of the insurable value of your property. If the limits of your policy are less than what is required by this provision, then any claim payment made to you 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%.

Causes of Loss – Basic Form

This coverage provides 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.

Causes of Loss – Broad Form

This coverage provides 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.

Causes of Loss – Special Form

This coverage protects covered property against direct physical loss arising from any cause not specifically excluded. The advantage of this form is that the insurance company must prove that a loss is specifically excluded in order to deny coverage under the policy.

Equipment Floater Coverage

Named Insured: City of Pawnee Rock
 Policy Term: 04/01/2020 to 04/01/2021

<i>Coverage Description</i>	<i>Limit</i>	<i>Deductible</i>
Scheduled Equipment – Total Values	\$ 43,757	\$ 500
Fire Fighting Equipment - Total Values - Maximum Value Any One Item	\$ 50,000 \$ 5,000	\$ 500
Contractor’s Equipment – Leased or Rented from Others	\$ 25,000	\$ 500

Policy Features

- **Coverage Form:** Special Form Named Peril

- **Valuation:** ACV Replacement Cost

- **Coinsurance applies to:** *Scheduled Equipment and Fire Fighting Equipment*
 80% 90% 100% Other % None

Additional Endorsements

Consult your policy for a complete list of conditions and endorsements.

Equipment Floater – Scheduled Equipment

<i>Item #</i>	<i>Year</i>	<i>Description</i>	<i>ID/Serial Number</i>	<i>Value</i>
1	2008	Kubota Front Loader w/Equipment Model # LA844	3629654598/50264	\$ 16,000
2		Grasshopper 335B 72" mower w/ rear discharge deck, & Briggs & Stratton engine	6610317	\$ 10,602
3	2015	Bush Hog Rotary Mower Cutter w/ 5' Flex Dome Deck	1001476150	\$ 1,000
4		Dixon 72" Mower w/attachments	3803601451	\$ 4,800
5		Miscellaneous Equipment (No one Item over \$5,000)		\$ 11,355
		Total Insured Value		\$ 43,757

REPLACEMENT COST VALUATION

This endorsement changes your policy's loss valuation from an actual cash value to a replacement cost basis. It is used in conjunction with specified equipment items and ensures that full replacement value will be paid in case of loss without deduction for depreciation.

ACTUAL CASH VALUE VALUATION

This valuation method pays for the cost to replace or rebuild damaged property, less depreciation of that damaged property.

Co-insurance

A policy may contain a coinsurance clause requiring that the limit of coverage be a minimum percentage (80%, 90%, or 100%) of the insurable value of your property. If the amount of insurance carried at the time of the loss 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%. Refer to your policy for specific details.

LOSS SETTLEMENT PROVISIONS

In the event of a loss the insurance company has the option to settle the claim by paying the lesser of the following:

- 1.) Value Scheduled
- 2.) Cost to repair
- 3.) Cost to replace property with other property of equivalent kind and quality.

Any loss incurred will be subject to the deductible shown in your policy. If applicable, the coinsurance clause may also apply.

Commercial General Liability Coverage

Named Insured: City of Pawnee Rock
 Policy Term: 04/01/2020 to 04/01/2021

Coverage Form Used

Occurrence Form Claims Made Form Retroactive Date:

Limits of Liability

■ Bodily Injury and Property Damage – Each Occurrence	\$	500,000
■ General Aggregate	\$	1,000,000
■ Products and Completed Operations Aggregate	\$	1,000,000
■ Personal and Advertising Injury	\$	500,000
■ Fire Damage to Rented Premises (Each Occurrence)	\$	100,000
■ Medical Expense (Any One Person)	\$	5,000
■ Employee Benefits Liability	\$	N/A

Deductibles

Property Damage \$500
 Bodily Injury \$

Applied on the Following Basis: Per Claim Per Occurrence

Covers the Following

- | | |
|---|--|
| ➤ Premises and Operations | ➤ Host Liquor Liability |
| ➤ Products and Completed Operations | ➤ Broad Form Property Damage |
| ➤ Independent Contractors | ➤ Incidental Medical Malpractice |
| ➤ Personal Injury | ➤ Non-Owned Watercraft (under 26 feet) |
| ➤ Advertising Injury | ➤ Limited Worldwide Products |
| ➤ Fire Damage Liability (Rented Premises) | ➤ Medical Expenses Incurred By Others |
| ➤ Blanket Contractual Liability | ➤ Employees as Additional Insureds |

Additional Endorsements

Consult your policy for a complete list of conditions and endorsements.

Commercial General Liability Coverages *Standard Exclusions Commercial*

EXPECTED OR INTENDED LOSSES An example would be if a business owner becomes enraged at a customer, who won't pay their bill, and physically attacks the customer causing bodily injury to the customer.

CONTRACTUAL OTHER THAN INSURED CONTRACTS Excludes two party actions, for example, a construction project owner sues the contractor for breach of contract. Coverage applies only to third party bodily injury or property damage assumed in a contract under a hold harmless agreement.

AUTO, WATERCRAFT, AND AIRCRAFT Excluded because this exposure needs to be insured under more specific auto, watercraft, or aircraft policies.

MOBILE EQUIPMENT RACING Excludes prearranged or organized events involving mobile equipment, such as a tractor pull.

POLLUTION Removes liability coverage with respect to most pollution events that occur in the course of business. Sudden and accidental pollution may be provided in some cases for an additional charge.

WAR Removes liability with respect to contracts requiring one party to indemnify the other if the indemnitor's employee travels on business and is injured in war related incident and bring suit against the indemnitee.

LIQUOR LIABILITY This exclusion applies only if in the business of manufacturing, distributing, selling, serving or furnishing alcoholic beverages.

WORKERS COMPENSATION AND EMPLOYERS LIABILITY Exposure for employee injury needs to be insured under workers compensation.

DAMAGE TO PROPERTY Excludes damage to your own property or property loaned or rented to you, or property in your care, custody or control. An example would be a repairman working on a television set. Should damage occur to the television set while in custody of the repairman no coverage would be afforded. Exposure needs to be insured under some form of property insurance.

Commercial General Liability Coverages *Standard Exclusions* (continued)

RECALL OF PRODUCTS, WORK, OR IMPAIRED PROPERTY One of the most publicized cases involved a drug manufacturer when a person died after taking the drug. The drug was removed from the shelf; the expenses associated with recalling the product are not covered.

EMPLOYMENT RELATED INJURIES Excludes claims involving employee related discrimination in hiring or promotion on the basis of race, sex, or age; wrongful termination; and sexual harassment. Coverage is available under an Employment Related Practices Liability policy commonly referred to as EPLI policy.

POOR WORKMANSHIP AND LACK OF PERFORMANCE Insurance was not designed to cover the work itself or failure to do the work on a timely basis therefore only resulting damage from your work is insured. An example would be if a roofer puts a new roof on a house and it later leaks, only the interior damage resulting from the leaky roof would be covered, not the expense to repair the roof.

ELECTRONIC DATA Removes coverage for loss of, loss of use of, damage to, corruption of, inability to access, or inability to manipulate electronic data. An example would be if a business sends an email containing a virus and that virus corrupts the other party's computer software.

PUNITIVE DAMAGES Removes coverage for damages rendered by courts that are over and above the amount required by the injured person as compensation. These damages are imposed when conduct is grossly willful or which indicates a conscious disregard of others. Kansas takes the position that the person against whom a punitive damages award is levied should not be able to escape the intended economic burden by shifting payment to a liability insurer and therefore makes punitive damages uninsurable.

Additional Conditions and Endorsements Premium may be subject to audit at expiration.

Consult your policy for a complete list of conditions, exclusions and endorsements.

Commercial General Liability Schedule of Hazards

(S) GROSS SALES – PER \$1,000/SALES (A) AREA – PER 1,000/SQ. FT. (M) ADMISSIONS – PER 1,000/ADM
(P) PAYROLL – PER \$1,000 PAYROLL (C) TOTAL COST – PER \$1,000/COST (U) UNIT – PER UNIT (T) OTHER

Loc#	Classification	Class Code	Basis/Exposure
1	Town Liability – Prem/Ops in Progress including Work Subcontracted to Others (based on population)	87521	247 miles
1	Contractors-Subcontracted Work-Other Than Construction Reconstruction, Erection or Repair (not buildings)	91591	C 8,968 Total Cost
1	Contractors - Subcontracted Work	91581	C 8,698 Total Cost
1	Water Companies	99943	P 15,000 Payroll
1	Municipal-Violent Event Response	87852	Flat Charge
1	Pesticide or Herbicide Applicator Coverage Form CG2264	87718	Flat Charge
	Certified Acts of Terrorism		Flat Charge

Commercial Automobile Coverage

Named Insured: City of Pawnee Rock
 Policy Term: 04/01/2020 to 04/01/2021

Limits	Coverage Description
\$ 500,000	Combined Single Limit – Bodily Injury and Property Damage
\$ 500,000	Uninsured Motorists / Underinsured Motorists
\$ 2,000	Auto Medical Payments – Each Person
\$ N/A	PIP or Equivalent No-Fault (\$ Deductible)
See Attached Schedule	Auto Physical Damage

Includes:

\$500,000	<input checked="" type="checkbox"/>]	Non-Owned Auto Liability
\$500,000	<input checked="" type="checkbox"/>]	Hired Auto Liability
\$	<input type="checkbox"/>]	Hired Auto Physical Damage Limit

Additional Coverages and Endorsements

➤ *Auto Elite Extension Municipality &/or Volunteer Fire Departments Endorsement applies*

Consult your policy for a complete list of conditions and endorsements.

Commercial Automobile Coverage

DEFINITIONS OF COVERAGE

Combined Single Limits

Combined single limit coverage specifies that regardless of the number of covered autos, insureds or claims occurring in any one accident, the most that you can recover is the limit of liability shown on the policy's declaration page. This includes damage associated with bodily injury, property damage and pollution costs or expenses.

Uninsured / Underinsured Motorist

Uninsured and Underinsured Motorist coverage protects you and your passengers against bodily injury expenses if you are hit by another driver who has no automobile liability insurance or has less than the minimum limits required by your state.

Personal Injury Protection (No-Fault)

This coverage provides medical expenses as well as work loss, funeral expenses, essential services expenses and survivor's loss coverage as outlined in your state's statutory No-Fault laws.

Hired Automobile Coverage

This coverage is used to protect against claims arising out of the use of vehicles leased, hired, rented, or borrowed by you, while in the course of business. Note that this coverage does not apply when vehicles are leased, hired, rented, or borrowed from one of your employees or a member of your household.

Non-Owned Auto Liability

This coverage provides you with liability protection for autos you do not own, lease, hire, rent, or borrow while they are being used in connection with your business operations.

Collision Coverage

This coverage insures against loss or damage to a covered vehicle resulting from collision or upset.

Comprehensive Coverage

This coverage insures against loss or damage to a covered vehicle resulting from loss excluding collision or upset.

Specified Coverage of Loss

This coverage insures against loss to a covered vehicle that results from fire, lightning, explosion, theft, windstorm, hail, earthquake, flood, malicious mischief or vandalism, and the sinking, burning, collision or derailment of any conveyance while transporting a covered auto.

Commercial Automobile Schedule

Veh #	Year	Vehicle Make Vehicle Model Serial Number	Liab	Med Pay	PIP	UM	UIM	Specified Causes of Loss or Comprehensive	Collision Deductible
1	2008	Diamond T Mdl#1022D0140 Traile 5FWFS22258R011624	X	X				[] Specified Causes [] Comprehensive \$ Ded	\$
2	1979	Ford Pierce Fire Truck/750 Gallon D80DVDE9139	X	X		X	X	[] Specified Causes [] Comprehensive \$ Ded	\$
3	1979	Ford Pierce Fire Truck/500 Gallon F61CVEE0453	X	X		X	X	[] Specified Causes [] Comprehensive \$ Ded	\$
4	1991	International Dump Truck 1HTSHNGR1MH337693	X	X		X	X	[] Specified Causes [] Comprehensive \$ Ded	\$
5	1983	American General M925 Fire Truck w/1250 Gallon Tank C52501215	X	X		X	X	[] Specified Causes [X] Comprehensive \$ 500 Ded	\$ 500
6	1986	Chevy Wildland Brush Truck 1GCGK24M76S136092	X	X		X	X	[] Specified Causes [] Comprehensive \$ Ded	\$
7	2019	Dodge Ram 1500 3C6JR7DT2KG652502	X	X		X	X	[] Specified Causes [X] Comprehensive \$ 500 Ded	\$ 500

ABBREVIATIONS DEFINED

Veh = Vehicle
 Liab = Liability
 PIP = Personal Injury Protection
 Med Pay = Medical Payments
 Um = Uninsured Motorists
 UIM = Underinsured Motorist
 Ded = Deductible

*If no deductible amount is shown, no collision coverage is provided.

Workers Compensation Coverage

Named Insured: City of Pawnee Rock
 Policy Term: 04/01/2020 to 04/01/2021

Limits	Coverage Description
\$ 500,000	Employer's Liability – Each Accident
\$ 500,000	Employer's Liability – Disease Policy Limit
\$ 500,000	Employer's Liability – Disease – Each Employee
\$ N/A	Deductible Per Loss (If Applicable)

Partners, Officers and Relatives Included/Excluded

- N/A

Additional Conditions and Endorsements	
<input type="checkbox"/>	U.S. Longshore and Harborworkers
<input type="checkbox"/>	Voluntary Compensation
<input type="checkbox"/>	Foreign Coverage
<input type="checkbox"/>	Managed Care Option

DEFINITIONS OF COVERAGE

Employers Liability

This coverage pays all sums that you are legally obligated to pay because of bodily injury by accident or disease sustained by any employee arising out of their employment. This coverage is distinct from any Workers' Compensation policy claim.

Additional Conditions and Endorsements

Premium may be subject to audit during and at expiration of policy.

Consult your policy for a complete list of conditions and endorsements.

Workers Compensation Rating Basis

Loc #	Code	Classification	Estimated Annual Payroll	Rate	Estimated Annual Premium
7	5506	Street or Road Construction: Paving & D	\$ If any	4.50000	\$ 0.00
7	7580	Sewage Disposal Plant Operation & Drivers	\$ 543	2.09000	\$ 11.00
7	7720	Police Officers & Drivers	\$ If any	2.54000	\$ 0.00
7	8810	Clerical Office Employees NOC	\$ 30,000	0.11000	\$ 33.00
7	9403	Garbage Collection & Drivers	\$ If any	6.34000	\$ 0.00
7	7710	Firefighters & Drivers	\$ 550	3.72000	\$ 20.00
7	7711	Volunteer Firefighters	\$ 375	3.72000	\$ 14.00
7	9102	Park NOC All Employees	\$ 1,725	2.53000	\$ 44.00
7	7520	Waterworks Operation	\$ 15,000	2.67000	\$ 401.00

STATE: KS

Factor

Estimated Premium

Total Premium	\$	523.00
Increased Limits	\$	75.00
Deductible	\$	
Balance to Minimum Premium	\$	317.00
Experience or Merit Modification	\$	
Assigned Risk Surcharge	\$	
ARAP	\$	
Premium Discount	\$	
Expense Constant	\$	160.00
Terrorism Coverage	\$	12.00
TOTAL ESTIMATED PREMIUM	\$	1,087.00

Linebacker

Named Insured: City of Pawnee Rock
Policy Term: 04/01/2020 to 04/01/2021

Coverage Written On: Occurrence Form
 Claims Made Form
Retroactive Date: 05/30/2003

Limits	Coverage Description
\$ 1,000,000	Aggregate
\$ 500,000	Each Loss
\$	Each Occurrence
\$	Deductible
\$ 1,000	Retained Limit

Additional Conditions and Endorsements

Consult your policy for a complete list of conditions and endorsements.

Premium Summary

Named Insured: City of Pawnee Rock

<i>Description Of Coverage</i>	<i>Renewal Premium</i>	<i>Prior Year Premium</i>
Property	\$ 4,067.00	\$ 3,624.00
Commercial Inland Marine	\$ 668.00	\$ 668.00
Commercial General Liability	\$ 922.00	\$ 904.00
Commercial Automobile	\$ 2,824.00	\$ 2,275.00
Workers Compensation	\$ 1,087.00	\$ 1,087.00
Linebacker	\$ 1,296.00	\$ 958.00
Total Estimated Annual Premium*	\$ 10,864.00	\$ 9,516.00

PAYMENT TERMS:

Direct Bill / Automatic Monthly Withdraws

NOTES AND CONDITIONS:

Policy premiums based on receipts and payroll may be subject to audit at expiration of policy.

Policy premiums may be subject to an underwriter's review of additional data such as Motor Vehicle Records on your drivers or physical inspection reports

Prior year premiums are inception date premiums and do not include changes made during the year.

Important Notice

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Summary of Policy Changes

Named Insured: City of Pawnee Rock
 Policy Term: 04/01/2019 to 04/01/2020

EFFECTIVE DATE	POLICY	DESCRIPTION OF CHANGE
05/10/2019	Auto	Add 2019 Dodge #2502 with full coverage
01/20/2020	Auto	Add Terry Mead as driver Delete Deb Bader, Michael Bader, Gregory Bowman, Linda McCowan, and Sharon Anglemyer as drivers Delete 2008 Ford #5462
02/19/2020	Auto	Add Yvonne Link as driver
04/01/2019	Property	Increase coverage limit on Water Tower from \$248,741 to \$360,066 <i>*This will go up again on the 2021 Renewal to \$471,390 to bring it up to value.</i> Increase coverage limit on Fire House from \$45,842 to \$65,331
04/01/2019	Work Comp	Decrease in rate on class 5506 from 4.73 to 4.50 Decrease in rate on class 7580 from 2.11 to 2.09 Increase in class 7720 from 2.26 to 2.54 Decrease in class 8810 from 0.12 to 0.11 Decrease in class 9403 from 6.65 to 6.34 Increase in class 7710 from 3.51 to 3.72 Increase in class 7711 from 3.51 to 3.72 Increase in class 9102 from 2.43 to 2.53 Decrease in class 7520 from 2.68 to 2.67 <i>*Minimum Premium requirements apply</i>