

Proposal of Insurance

Prepared for:
City of Vicksburg
1401 Walnut St
Vicksburg MS 39180

12/10/2024

CADENCE
Insurance
A Gallagher Company

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PROPOSAL DISCLOSURES

The following disclosures are hereby made a part of this proposal. Please review these disclosures prior to signing the Client Authorization to Bind or e-mail confirmation.

Proposal Disclaimer

IMPORTANT: The proposal and/or any executive summaries outline certain terms and conditions of the insurance proposed by the insurers, based on the information provided by your company. The insurance policies themselves must be read to fully understand the terms, coverages, exclusions, limitations and/or conditions of the actual policy contract of insurance. Policy forms will be made available upon request. We make no warranties with respect to policy limits or coverage considerations of the carrier.

Compensation Disclosure

1. Gallagher Companies are primarily compensated from the usual and customary commissions, fees or, where permitted, a combination of both, for brokerage and servicing of insurance policies, annuity contracts, guarantee contracts and surety bonds (collectively "insurance coverages") handled for a client's account, which may vary based on market conditions and the insurance product placed for the client.
2. In placing, renewing, consulting on or servicing your insurance coverages, Gallagher companies may participate in contingent and supplemental commission arrangements with intermediaries and insurance companies that provide for additional compensation if certain underwriting, profitability, volume or retention goals are achieved. Such goals are typically based on the total amount of certain insurance coverages placed by Gallagher with the insurance company, not on an individual policy basis. As a result, Gallagher may be considered to have an incentive to place your insurance coverages with a particular insurance company. If you do not wish to have your commercial insurance placement included in consideration for additional compensation, contact your producer or service team for an Opt-out form.
3. Gallagher Companies may receive investment income on fiduciary funds temporarily held by them, or from obtaining or generating premium finance quotes, unless prohibited by law.
4. Gallagher Companies may also access or have an ownership interest in other facilities, including wholesalers, reinsurance intermediaries, captive managers, underwriting managers and others that act as intermediaries for both Gallagher and other brokers in the insurance marketplace some of which may earn and retain customary brokerage commission and fees for their work.

If you have specific questions about any compensation received by Gallagher and its affiliates in relation to your insurance placement, please contact your Gallagher representative for more details.

Terms and Conditions

It is important that we clearly outline the nature of our mutual relationship. The following terms and conditions (these "Terms") govern your relationship with Gallagher unless you have separately entered into a written services agreement with Gallagher relative to the policies and services outlined in the Proposal, in which case that services agreement will govern and control with respect to any conflicts with these Terms. These Terms will become effective upon your execution of the Client Authorization to Bind Coverage (the "CAB") included in this Proposal and shall survive for the duration of your relationship with Gallagher relative to the policies placed pursuant to the CAB or otherwise at your request.

Services

Gallagher will represent and assist you in all discussions and transactions with insurance companies relating to the lines of insurance coverage set forth in the CAB and any other lines of insurance coverage with which you request Gallagher's assistance. Gallagher will consult with you regarding any matters involving these or other coverages for which you have engaged Gallagher. You have the sole discretion for approving any insurance policies placed, as well as all other material decisions involving your risk management, risk transfer and/or loss prevention needs.

Although you are responsible for notifying applicable insurance companies directly in connection with any claims, demands, suits, notices of potential claims or any other matters as required by the terms and conditions of your policies, Gallagher will assist you in determining applicable claim reporting requirements.

Treatment of Information

Gallagher understands the need to protect the confidentiality and security of your confidential and sensitive information and strives to comply with applicable data privacy and security laws. Your confidential and sensitive information will be protected by Gallagher and only used to perform services for you; provided that Gallagher may disclose and transfer your information to our affiliates, agents or vendors that have a need to know such information in connection with the provision of such services (including insurance markets, as necessary, for marketing, quoting, placing and/or servicing insurance coverages). We may also disclose such information as required by applicable data protection laws or the order of any court or tribunal, subject to our providing you with prior notice as permitted by law.

We will (i) implement appropriate administrative, physical and technical safeguards to protect personal information; (ii) timely report security incidents involving personal information to affected parties and/or regulatory bodies; (iii) create and maintain required policies and procedures; and (iv) comply with data subjects' rights, as applicable. To the extent applicable under associated data protection laws, you are a "business" or "controller" and Gallagher is a "service provider" or "data processor." You will ensure that any information provided to Gallagher has been provided with any required notices and that you have obtained all required consents, if any and where required, or are otherwise authorized to transfer all information to Gallagher and enable Gallagher to process the information for the purposes described in this Proposal and as set forth in Gallagher's Privacy Policy located at <https://www.ajg.com/privacy-policy/>. Gallagher may update its Privacy Policy from time to time and any updates will be posted to such site.

COINSURANCE CLAUSE

Most property insurance policies contain a coinsurance provision. A Coinsurance provision requires the insured to insure the covered property to some specified percentage of its full value, either replacement cost or actual cash value – typically 80, 90 or 100 percent – in exchange for a coinsurance rate credit. If at the time of loss it is determined that the limits carried are less than those required by the coinsurance provision, the loss recovery will be limited to the same percentage of loss as the ratio of the amount of insurance carried to the amount of insurance required. The “Coinsurance Formula” Exhibit below shows the calculation of the amount payable after application of the coinsurance requirement.

Replacement Cost	\$100,000
80% Limit Required	\$80,000
Amount of Coverage Carried	\$60,000
Amount of Loss	\$40,000
Deductible	\$1,000
Loss Calculation	
$\$40,000 \times (\$60,000 / \$80,000) - \$1,000 =$	\$29,000
Total Claim Paid	\$29,000

For the purposes of this exhibit, noncompliance with the coinsurance clause resulted in an \$11,000 penalty.

COMMERCIAL PACKAGE

Issuing Company: Travelers Property Casualty Company of America
Policy Term: December 31, 2024 to December 31, 2025

Named Insured

NAMED INSURED	FEIN #
City of Vicksburg	64-6001174

Location Schedule

ADDRESS
Per Property Statement of Values on File

Property Coverages

SUBJECT OF INSURANCE	LIMIT	CAUSES OF LOSS	VALUATION	CO-INSURANCE
Buildings and Business Personal Property (Blanket)	\$75,603,169 <i>expiring \$73,081,031</i>	Special Form	Replacement Cost	N/A
Business Income & Extra Expense	\$100,000	Special Form		N/A

PROPERTY COVERAGE FORMS/ENDORSEMENTS/EXCLUSIONS

Include but are not limited to

\$5,000,000 Earthquake Sublimit – Annual Aggregate

\$1,000,000 Flood Sublimit – Annual Aggregate

- *Applies at the following Buildings Only: 01-14, 31, 33-37, 39-40, 42-52, 55-69, 71-79, 81, 84-88, 90, 91, 93*
- *Excess of Loss Limitation Applies (Special Flood Hazard Areas – includes flood zones A or V - will apply as excess flood only over maximum limits available under the National Flood Insurance Program, whether purchased or not. The maximum limits available per building: \$500,000 Building / \$500,000 Contents.*

Deductibles – Per Occurrence

- \$2,500 Public Entity Property Extension
- \$5,000 Electronic Data Processing Equipment and Data & Media
- \$25,000 Earthquake
- \$50,000 Flood at Buildings 01-14, 39, 40, 42-49, 55-69, 71, 72, 81, 85, 88, 90, 91, 93
- \$100,000 Flood at Buildings 31, 33-37, 50-52, 73-79, 84, 86, 87
- 1%/\$100,000 Minimum Wind/Hail
- \$10,000 Any Other Covered Loss
- 72 Hour Waiting Period Deductible applies to Business Income / Time Element

Deluxe Property Coverage Form – Additional Coverages & Coverage Extensions:

ADDITIONAL COVERAGE & COVERAGE EXTENSIONS	LIMIT
Accounts Receivable- at all described premises and in transit or at all undescribed premises	\$100,000
Appurtenant Buildings and Structures	\$100,000

Claim Data Expense	\$25,000
Covered Leasehold Interest – Undamaged Improvements & Betterments	\$100,000 or BPP Limit (the lessor of)
Additional Debris Removal	\$250,000
Deferred Payments	\$25,000
Duplicate Electronic Data Processing Data and Media	\$50,000
Electronic Data Processing Data & Media	\$50,000
Employee Tools	\$25,000 / \$2,500 any one item
Expediting Expenses	\$25,000
Extra Expenses	\$25,000
Fine Arts	\$50,000 / \$25,000 In Transit
Fire Department Service Charge	Included
Fire Protective Equipment Discharge	Included
Green Building Alternatives	1% / \$100,000 Max Amount – Each Building
Green Building Reengineering / Recertification Expense	\$25,000
Limited Fungus, Wet Rot, Dry Rot – Annual Aggregate	\$25,000
Loss of Master Key	\$25,000
Newly Constructed or Acquired Building	\$2,000,000
Newly Constructed or Acquired Personal Property	\$1,000,000
Non-Owned Detached Trailers	\$25,000
Ordinance or Law	\$250,000
Outdoor Property – includes fences, retaining walls, lawns/turf/trees/shrubs/plants, and bridges/walks/roadways/patios/paved surfaces	\$50,000 / \$2,500 Any one tree, shrub, or plant
Outside Signs at all Described Premises	\$100,000
Outside Signs at all Undescribed Premises	\$5,000
Personal Effects	\$50,000
Personal Property at Undescribed Premise while in transit, while at “exhibition” premises, and while at any other not owned, leased or regularly operated premises except installation premise or temporary storage not covered	\$50,000
Personal Property in Transit	\$50,000
Personal Property at Premises Outside of the Coverage Territory	\$50,000
Personal Property in Transit Outside the Coverage Territory	\$50,000
Pollutant Clean-Up and Removal – Annual	\$100,000
Preservation of Property	\$250,000
Reward Coverage	25% of Covered Loss up to \$25,000 Max Limit
Stored Water	\$25,000
Theft Damage to Rented Property	Included
Undamaged Parts of Stock in Process	\$50,000
Valuable Papers and Records	\$100,000
Water or Other Substance Loss – Tear Out and Replacement Expense	Included

Deluxe Business Income and Extra Expense Coverage Form – Additional Coverages & Coverage Extensions:

BUSINESS INCOME COVERAGE	LIMIT
Business Income and Extra Expense Coverage Including Rental Value and 90 Days Ordinary Payroll	\$100,000

Dependent Properties	\$100,000
Civil Authority	30 Days / 100 Miles
Claim Data Expense	\$25,000
Contract Penalties	\$25,000
Extended Coverage Period	180 Days
Ingress/Egress	\$25,000 / 1 Mile
Fungus, Wet Rot, or Dry Rot – <i>Amended Period of Restoration</i>	30 Days
Green Building Alternatives – <i>Increased Period of Restoration</i>	30 Days
Newly Acquired Locations	\$500,000
Ordinance or Law – <i>Increased Period of Restoration</i>	\$250,000
Pollution Cleanup and Removal – <i>Annual Aggregate</i>	\$25,000
Transit Business Income	\$25,000
Undescribed Premises	\$25,000

Utility Services Coverage: Form #: DX T3 85 11 12

UTILITY SERVICES COVERAGE	LIMIT
Direct Damage – Any One Occurrence	\$50,000
Water Supply, Communication Supply, Power Supply	Included
Overhead Transmission Lines	Excluded

Equipment Breakdown Coverage:

EQUIPMENT BREAKDOWN COVERAGE	LIMIT
Equipment Breakdown	Included
Spoilage Coverage Extension	\$250,000
Ammonia Contamination Limitation	\$250,000
Hazardous Substance Limitation	\$250,000

Public Sector Services Additional Coverage: Form #: DX T4 47 11 12

PUBLIC SECTOR ADDITIONAL COVERAGES	LIMIT
Spoilage Coverage Extension	\$10,000
Sewer or Drain Backup Amendment	\$50,000
Confiscated Property	\$100,000
Street Lights	\$50,000 / \$2,500 Each Item
Street Signs	\$50,000 / \$2,500 Each Item
Traffic Signs and Lights	\$50,000 / \$2,500 Each Item
Stadium Lights	\$50,000 / \$2,500 Each Item

Other Terms & Conditions:

- Replacement Cost applies to most types of covered property (see Valuation Loss Condition).
- Coinsurance does not apply to Blanket Coverages.
- \$10,000 Electronic Vandalism Limitation
- Digital Assets Exclusion
- Virus and Bacteria Exclusion

Rating Basis:

- \$75,703,169 Total Insured Values
- 0.488 Building Rate
- 0.488 Business Personal Property Rate

0.915 Time Element Rate
\$374,789 Premium for Policy Period

IMPORTANT NOTICE AT RENEWAL

Travelers conducted an ITV (insure-to-value) analysis at renewal which is the basis of their renewal quote. This resulted in some property values decreasing and some increasing. The costs were derived by Travelers using CoreLogic's Commercial Express. The costs used in this program are only estimates and are not a substitute for a more detailed appraisal survey by a licensed appraiser. These estimates cannot be considered binding upon either the insured or the company as to the actual value of the property.

The Travelers will accept a certified construction replacement cost appraisal from the insured, or a similar appraisal system, as an alternative to this report.

Scheduled Miscellaneous Property

DESCRIPTION	LIMIT
Miscellaneous Schedule Property – Per Schedule on File <ul style="list-style-type: none"> Co-Insurance: 80% Actual Cash Value Direct Physical Loss Per Policy 	\$1,520,807 <i>Expiring: \$1,350,140</i>

MISCELLANEOUS SCHEDULE PROPERTY COVERAGE FORMS/ENDORSEMENTS/ EXCLUSIONS

Include but are not limited to

\$1,520,807 Earthquake Sublimit – Annual Aggregate

\$1,520,807 Flood Sublimit – Annual Aggregate

Deductibles – Per Occurrence

- \$50,000 Flood
- \$25,000 Earthquake
- \$1,000 Windstorm or Hail
- \$5,000 All Other Covered Cause of Loss

COVERAGE EXTENSIONS	LIMIT
Fire Protective Systems	\$75,000
Newly Acquired Property	\$25,000 <i>Up to 90 Days</i>
Preservation of Property Expense	\$5,000
Valuable Papers and Records	\$50,000

ADDITIONAL COVERAGES	LIMIT
Claim Data Expense	\$5,000
Debris Removal Increased Limit	\$75,000
Fire or Police Department Service Charge	\$25,000
Pollutant Cleanup and Removal	\$25,000
Reward Coverage	\$2,500

Scheduled Contractors Equipment

DESCRIPTION	LIMIT
Scheduled Contractors Equipment – Per Schedule on File <ul style="list-style-type: none"> • Co-Insurance: 80% • Actual Cash Value • Direct Physical Loss Per Policy 	\$3,484,621 <i>Expiring: \$3,655,288</i>
Unscheduled Owned Equipment	\$30,000 / \$5,000 any one item
Unscheduled Equipment Leased, Rented or Borrowed from Others	\$700,000
Equipment While Leased, Rented or Loaned by Others	Not Covered
Waterborne Property	Not Covered
Total Limit of Insurance for All Items	\$4,214,621 <i>Expiring: \$4,385,288</i>

CONTRACTORS EQUIPMENT COVERAGE FORMS/ENDORSEMENTS/ EXCLUSIONS

Include but are not limited to

\$1,000,000 Earthquake Sublimit – Annual Aggregate

\$1,000,000 Flood Sublimit – Annual Aggregate

Deductibles – Per Occurrence

- \$50,000 Flood
- \$25,000 Earthquake
- \$1,000 Windstorm or Hail
- \$5,000 All Other Covered Cause of Loss

COVERAGE EXTENSIONS	LIMIT
Business Personal Property in Job Trailers	\$10,000
<i>Document and Data Restoration Costs</i>	\$50,000
Fire Protective Systems	\$75,000
Hauling Property of Others	\$100,000
Newly Acquired Equipment - <i>Per Item</i>	\$250,000
Rental Costs	\$25,000 / \$5,000 any one item
Upgrades to Covered Property	\$25,000
ADDITIONAL COVERAGES	LIMIT
Claim Data Expense	\$5,000
Continuing Rental Payments	\$25,000 / \$5,000 any one item
Contract Penalty	\$25,000
Debris Removal Increased Limit	\$75,000
Employee Tools	\$5,000 / \$1,000 any one item and \$2,500 any one employee
Errors or Unintentional Omissions	\$100,000
Expediting Expenses	\$25,000
Expendable Supplies	\$10,000
Fire or Policy Department Service Charge	\$25,000

CONTRACTORS EQUIPMENT COVERAGE FORMS/ENDORSEMENTS/ EXCLUSIONS

Include but are not limited to

Loss Warrantly or Service Contract	\$10,000
Pollutant Cleanup and Removal	\$25,000
Preservation of Property Expense	\$50,000
Reward Coverage	\$2,500
Tracking System Deductible Waiver Amount	\$10,000

Other Terms & Conditions:

\$10,000 Electronic Vandalism Limitation

Digital Assets Exclusion

Virus and Bacteria Exclusion

AUTOMOBILE PHYSICAL DAMAGE

Issuing Company: Travelers Indemnity Company of CT
Policy Term: December 31, 2024 to December 31, 2025

Named Insured

NAMED INSURED	FEIN #
City of Vicksburg	64-6001174

COVERED AUTO SYMBOLS

(1) Any Auto	(4) Owned Autos Other Than Private Passenger	(7) Autos Specified On Schedule
(2) All Owned Autos	(5) All Owned Autos Which Require No-fault Coverage	(8) Hired Autos
(3) Owned Private Passenger Autos	(6) Owned Autos Subject To Compulsory U.M. Law	(9) Non-owned Autos

Physical Damage Limits

PHYSICAL DAMAGE COVERAGE	Symbol	VALUATION	UNITS	DEDUCTIBLE
Comprehensive	2	Actual Cash Value	102 <i>expiring 96</i>	\$25,000
Collison	2	Actual Cash Value	102 <i>expiring 96</i>	\$25,000

COVERAGE FORMS/ENDORSEMENTS/ EXCLUSIONS

Include but are not limited to

Automobile Composite Rating – 0.180 Comp / 0.132 Collision

The premium charged at inception is the estimated annual premium based on the number of units and total original cost new at inception. The insured is to submit a current schedule of owned autos as of the expiration of the policy and the total earned premium will be computed on the basis of the average net change in units and their corresponding original cost new. Insured should continue to submit all change requests to their agent for accurate record keeping and claims verification purposes.

Public Entity Auto Extension

COVERAGE	LIMIT
Elected or Appointed Officials and Members of Your Boards – Who is an Insured	Included
Owners of Commandeered Autos – Who Is An Insured	Included
Volunteer or Employee Firefighters – Who Is An Insured	Included
Bail Bonds – Increased	\$3,000
Insured's Expenses – Increased Limit	\$500 a day
Hired Auto Physical Damage – Loss of Use – Increased Limit	\$65 per day
Expected or Intended Injury – When Insured is Protecting Any Person or Property	Included
Transit Rodeo	Included
Physical Damage – Transportation Expenses – Increased Limit	\$50 per day, Max of \$1,500
Airbags	\$1,000
Personal Property	\$400
Volunteer or Employee Firefighter Auto Deductible Reimbursement	\$500
Fire Trucks – Amendment to Freezing Exclusion	Included

COVERAGE FORMS/ENDORSEMENTS/ EXCLUSIONS

Include but are not limited to

Customized Equipment – Emergency Vehicle and Public Transportation Auto Exceptions	Included
Waiver of Deductible – Glass Repair Rather Than Replace	Included
Notice and Knowledge of Accident or Loss	Included
Blanket Waiver of Subrogation	Included
Unintentional Errors or Omissions	Included
Public Entity Mobile Equipment	Included

CRIME

Named Insured

NAMED INSURED	FEIN #
City of Vicksburg	64-6001174

Quote Option 1: Travelers Casualty and Surety Company of America

12/31/2024 to 12/31/2027

COVERAGE	LIMITS	DEDUCTIBLES
Government Entity Employee Theft – Per Loss	\$350,000	\$3,500
ERISA Fidelity	Not Covered	
Employee Theft of Client Property	Not Covered	
Forgery or Alteration	\$200,000	\$2,500
On Premises	\$200,000	\$2,500
In Transit	\$200,000	\$2,500
Money Orders and Counterfeit Money	Not Covered	
Computer Fraud	\$100,000	\$2,500
Computer Program and Electronic Data Restoration Expense	\$100,000	\$2,500
Funds Transfer Fraud	\$100,000	\$2,500
Personal Accounts Protection	Not Covered	
1. Personal Accounts Forgery or Alteration	Not Covered	
2. Identity Fraud Expense Reimbursement	Not Covered	
Claims Expense	\$5,000	\$0

COVERAGE FORMS/ENDORSEMENTS/ EXCLUSIONS

Include but are not limited to

- *Social Engineering Fraud Insuring Agreement Endorsement*
- *Amendatory Endorsement for Certain ERISA Considerations*
- *Delete Exclusion for Prior Losses Involving Subsidiaries Endorsement*
- *Government Entity Crime Endorsement Including Coverage for Treasures and Tax Collectors*

Discovery Form

Three Year Policy Premium: \$18,501 with each year divided into annual installments.

Quote Option 2: Hiscox Insurance Company
12/31/2024 to 12/31/2025

COVERAGE	LIMITS	DEDUCTIBLES
Insuring Agreement A: Fidelity		
Employee Theft – Per Loss	\$350,000	\$3,000
Third Parties’ Property	\$350,000	\$3,000
Vendor Theft	Not Covered	
Executives Property	Not Covered	
ERISA (Limit Applies Per Plan	Not Covered	
Insuring Agreement B: Forgery		
Checks	\$350,000	\$3,000
Payment Cards	\$350,000	\$3,000
Executive Accounts	Not Covered	
Counterfeit	\$350,000	\$3,000
Insuring Agreement C: Inside and Outside Loss		
Inside Premises	\$350,000	\$3,000
Outside Transit	\$350,000	\$3,000
Extortion	Not Covered	
Insuring Agreement D: Tech Fraud		
Computer	\$350,000	\$3,000
Funds Transfer	\$350,000	\$3,000
Cyber Deception	\$100,000	\$10,000
Customers’ Accounts, Erroneous Transfer, Telephone Toll, Virus Restoration, Licensing Violation	Not Covered	
Claim Expenses	\$100,000	

All Crime Limits and Deductibles apply on a Per Occurrence Basis and are not shared with any other Coverage Part Limits. Claim Expenses are on a Per Occurrence Basis and is a part of, and not in addition to, the limit applicable to the loss.

COVERAGE FORMS/ENDORSEMENTS/ EXCLUSIONS

Include but are not limited to

Loss Discovered Policy

- Mississippi Amendatory Endorsement
- Amend Definition of Extortion Endorsement (Ransomware; Virus)
- Amend War or Military Action Exclusion (Cyberwarfare and NCBR)
- Biometric Data Exclusion Endorsement

Binding Subjectivities:

1. Prior to binding, please provide a completed, signed, and dated Hiscox Crime New Business application.
2. Prior to binding, please confirm that the insured has countersignature on checks and separation of duties or the owner handles all of the reconciling, banking and check signing. If this is not the case, an exclusion will be added to this quote.
3. Prior to binding, please confirm that the cash exposure is equal to or less than the deductible offered. If this is not the case, a security Procedures Warranty will be added to this quote.

AIRPORT PREMISES LIABILITY

Issuing Company: Old Republic Insurance Company
Policy Term: December 31, 2024 to December 31, 2025

Named Insured

NAMED INSURED	FEIN #
City of Vicksburg	64-6001174

Locations

ADDRESS
Vicksburg Municipal Airport, Vicksburg MS

Airport Owners & Operators General Liability Limits

COVERAGE DESCRIPTION	LIMIT
Bodily Injury and Property Damage Liability – Each Occurrence	\$2,000,000
Products/Completed Operations Aggregate	\$2,000,000
Malpractice Aggregate	Premises Limit
Personal / Advertising Injury Aggregate	Premises Limit
Fire Damage Limit – Any One Fire	\$100,000
Medical Expense – Any One Person	\$3,000
Medical Expense – Any One Occurrence	\$15,000
Hangarkeepers – Any One Aircraft	\$200,000
Hangarkeepers – Any One Occurrence	\$200,000
Non-Owned Aircraft	Not Covered

Deductibles:

\$5,000 Any One Aircraft/ \$5,000 Any One Occurrence to Hangarkeepers Liability
\$1,000 Each Occurrence or Offense/ \$1,000 Aggregate to All Other Coverages

Additional Interests

NAME	INTEREST
Eastern Aviation Fuels, Inc. PO Box 12327 New Bern, NC 28562-327	Additional Insured
Shell Aviation dba Shell Oil Products Company U.S, LLC and Titan Aviation Fuels, Inc. c/o AMCS PO Box 129 Conway, AR 72033	Additional Insured
Enterprise Holdings, Inc. its subsidiaries and affiliated companies, and limited liability companies Attn: Business Rental Department 200 Vestavia Parkway, Suite 3700 Birmingham, AL 35216	Additional Insured

Coverage Forms/Endorsements/ Exclusions

Include but are not limited to

Terrorism is Excluded:

Optional Terrorism Coverage- \$908

CONDITIONS

Policy form: PR 201/202 (11/01) which includes, inter alia, the following exclusionary clauses:
War, Hi-jacking and Other perils exclusion clause, Noise and Pollution and Other Perils
exclusion clause, Radioactive Contamination exclusion clause

The following endorsements will be attached to the policy:

PR204 - Amendment of Noise and Pollution & Other Perils
PR210 - Amendment of Deductible Amounts and Conditions
PR212 - Fees and Expenses included within Deductible Endorsement
PR220 - Immunity Waiver Endorsement
PR223 - Deletion of Non-owned Aircraft Liability Coverage
PR237 - Nuclear Risk Exclusion Clause
PR242 - Personal Injury Limitation Endorsement
PR258 - Airport Parachuting Exclusion
PR267 - Medical Expense Occurrence Limit
PA313 - Asbestos Exclusion
2000a - Date Recognition Exclusion Endorsement
2002A - Date Recognition Limited Coverage Endorsement
CTXGA - Exclusions of Certified Acts of Terrorism
PRMSC - Mississippi Changes – Cancellation and Nonrenewal

Old Republic Aerospace quotes and binders are based on our policy provisions, exclusions, conditions, limitations, definitions and endorsements.

PREMIUM SUMMARY

COVERAGE	COMPANY	24/25 RENEWAL PREMIUM	23/24 EXPIRING PREMIUM
Property (part of package)	Travelers	\$374,789 <i>TIV \$75,703,169</i>	\$314,606 <i>TIV \$73,081,031</i>
Inland Marine (part of package)	Travelers	\$20,712 <i>TIV \$5,005,428</i>	\$18,789 <i>TIV \$5,005,428</i>
Auto Physical Damage	Travelers	\$39,146 <i>102 Units</i>	\$30,619 <i>96 Units</i>
Crime	Option 1: Travelers Option 2: Hiscox	Option 1: \$6,167 Option 2: \$1,610.00	\$6,198
Airport Premises Liability	RT Specialty/Old Republic	\$9,082	\$9,082
TOTAL ANNUAL PREMIUM		Option 1: \$449,896 Option 2: \$445,339	\$379,294

OPTIONAL COVERAGES

COVERAGE	DESCRIPTION	PREMIUM
Airport Premises Liability	Adding Terrorism Coverage	+\$908
Airport Premises Liability	Adding War Extended Coverage	+\$908

PAYMENT PLANS

CARRIER / PAYABLE CARRIER	LINE OF COVERAGE	PAYMENT SCHEDULE	PAYMENT METHOD
Travelers/Cadence Insurance, a Gallagher Co	Property/Inland Marine/Auto	Full Pay	ACH/Check/CC
Travelers/ Cadence Insurance, a Gallagher Co	Crime	Full Pay	ACH/Check/CC
Old Republic/Cadence Insurance, a Gallagher Co	Airport Premises Liability	Full Pay	ACH/Check/CC
Hiscox/ Cadence Insurance, a Gallagher Co	Crime	Full Pay	ACH/Check/CC

*Option: Policy Billed by: Cadence Insurance, A Gallagher Company
Pay Online – <https://cadenceinsurance.epaypolicy.com/>
Credit Card – 3.50%

PREMIUM FINANCING

Arthur J. Gallagher is pleased to offer Premium Financing for our client.

What is Premium Financing?

Premium financing is a short-term loan that provides premium payment flexibility. By financing, you have the option to spread out your premium payments instead of paying in full at the time of policy purchase or renewal.

Why Premium Financing May be Good for Your Business?

- May improve **capital and cash flow management** by spreading out premium payments over the policy period.
- Allows for **consolidation of** multiple policies into one premium financing agreement with a single monthly or quarterly payment.
- Provides automated **ACH options and flexible payment** terms.

Want to Learn More?

If you are interested in learning more or obtaining a quote, contact your Client Services Manager.

CARRIER RATINGS AND ADMITTED STATUS

PROPOSED INSURANCE COMPANIES	A.M. BEST'S RATING & FINANCIAL SIZE CATEGORY*	ADMITTED/NON-ADMITTED**
Travelers Casualty and Surety Company of America	A++ XV	Admitted
Travelers Indemnity Company of CT	A++ XV	Admitted
Old Republic	A+ XV	Non-Admitted
Hiscox	A XV	Admitted

*Gallagher companies use A.M. Best rated insurers and the rating listed above was verified on the date the proposal document was created.

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A Best's Financial Strength Rating is an independent opinion of an insurer's financial strength and ability to meet its ongoing insurance policy and contract obligations. It is not a warranty of a company's financial strength and ability to meet its obligations to policyholders. Best's Credit Ratings™ are under continuous review and subject to change and/or affirmation. For the latest Best's Credit Ratings™ and Guide to Best's Credit Ratings, visit the A.M. Best website at <http://www.ambest.com/ratings>.

**If coverage placed with a non-admitted carrier, it is doing business in the state as a surplus lines or non-admitted carrier, and is neither subject to the same regulations as an admitted carrier nor do they participate in any state insurance guarantee fund.

Gallagher companies make no representations and warranties concerning the solvency of any carrier, nor does it make any representation or warranty concerning the rating of the carrier which may change.

MARKET REVIEW

We approached the following carriers in an effort to provide the most comprehensive and cost effective insurance program.

INSURANCE COMPANY	LINE OF COVERAGE	RESPONSE	PREMIUM
Apex	Property Package/ Auto	Declined	
Berkley	Property Package/ Auto	Declined- Public entities are not in their appetite	
CNA	Property Package/ Auto	Declined- They do not have a market for population over \$50k	
EMC	Property Package/ Auto	Declined- EMC has a hold on their municipality program	
FCCI	Property Package/ Auto	Declined- Not in appetite	
Hartford	Property Package/ Auto	Closed File. Non-Responsive	
Nationwide	Property Package/ Auto	Closed File. Non-Responsive	
Philadelphia	Property Package/ Auto	Declined- No longer writing municipalities	
Allied World	Property Package/ Auto	Declined- Not writing Municipalities in Mississippi	
Saville	Property Package/Auto	No markets with interest in MS PE	
Nico	Property Package/Auto	Not Competitive	
Sentry	Property Package/ Auto	Declined- No longer writing municipalities	
Cross Cover	Property and Equipment	Requiring higher wind and hail deductible of 2% and is in the \$450k premium range	
Velocity	Property and Equipment	Significantly higher price and only willing to provide 50% of capacity	
Ventus	Property and Equipment	Only interested in providing 50% of excess capacity attaching excess of a \$10M Primary	
Amrisc	Property and Equipment	Wants Higher Percentage Wind and Hail Deductible and is questioning the valuation. They would increase the TIV	
RPS	Crime	Quoted	\$1,610
Riscom	Auto Physical Damage	Closed File- Did not receive use of vehicles from insured	

COVERAGE DISCUSSION CHECKLIST

These items are for discussion only and do not represent all of your potential exposures. This is only a brief summary, not a contract. Please see policy for full details, limitations and exclusions.

PROPERTY

- ✓ Accounts Receivable / Valuable Papers
- ✓ Equipment Breakdown
- ✓ Electronic Data Processing Equipment
- ✓ Equipment Floaters
- ✓ Flood / Earthquake / Wind
- ✓ Ordinance or Law
- ✓ Business Income / Extra Expense / Loss of Rents
- ✓ Signs / Glass
- ✓ Off-Premises Power Failure
- ✓ Cargo
- ✓ Riot & Commotion
- ✓ Certified and Non-Certified Terrorism
- ✓ Dependent Property

CRIME

- ✓ Employee Dishonesty
- ✓ ERISA
- ✓ Forgery or Alteration
- ✓ Money and Securities
- ✓ In-Transit
- ✓ Money Orders / Counterfeit Money
- ✓ Computer Crime
- ✓ Computer Fraud
- ✓ Funds Transfer Fraud
- ✓ Claims Expense

OTHER

- ✓ Foreign Coverage
- ✓ Kidnap and Ransom
- ✓ Travel Accident
- ✓ Aviation

LIABILITY

- ✓ Employee Benefits
- ✓ Directors and Officers
- ✓ Employment Practices
- ✓ Fiduciary
- ✓ Cyber
- ✓ Liquor
- ✓ Pollution
- ✓ Product Recall
- ✓ Professional / Errors and Omissions
- ✓ Stop-Gap Workers' Compensation
- ✓ Garage
- ✓ Railroad Protective
- ✓ Terrorism
- ✓ MCS-90
- ✓ Employees As Insureds

AUTOMOBILE

- ✓ Drive Other Car
- ✓ Hired / Non-Owned Auto Liability
- ✓ Hired Car Physical Damage

WORKERS' COMPENSATION

- ✓ U.S. Longshoremen's and Harbor Workers
- ✓ Jones Act
- ✓ Maritime
- ✓ Stop-Gap
- ✓ Foreign

EXCESS LIABILITY

- ✓ Terrorism

CLIENT AUTHORIZATION TO BIND COVERAGE

City of Vicksburg- Please check the accept boxes below. For Crime Option 1 check reject and Crime option 2 check accept. Sign on the next page.

After careful consideration of Gallagher’s proposal dated 12/10/2024, we accept the following coverage(s). Please check the desired coverage(s) and note any coverage amendments below:

COVERAGE/CARRIER		TRIA	DESCRIPTION/MAJOR DIFFERENCES
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	Property/ Travelers	<input type="checkbox"/> Accept	
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	Inland Marine/Travelers	<input type="checkbox"/> Accept	
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	Auto/Travelers	N/A	
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	Crime/Travelers	N/A	Option 1
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	Crime/Hiscox	N/A	Option 2
<input type="checkbox"/> Accept <input type="checkbox"/> Reject	Airport Premises Liability/RT Specialty/Old Republic	<input type="checkbox"/> Reject	

Please note the recommendations and considerations summarized in this section are not intended to identify all potential exposures. Gallagher is not an expert in all aspects of your business and assumes no responsibility to independently investigate the risks your business faces. Gallagher has relied upon the information you provided in making our Insurance Proposals. If you are interested in pursuing additional coverage other than those listed above, please list the additional coverages in the Client Authorization to Bind.

If you are interested in pursuing additional coverages, please list below:

COVERAGE AMENDMENTS AND NOTES:

City of Vicksburg

Exposures and Values

You confirm the payroll, values, schedules, and any other information pertaining to your operations, and submitted to the underwriters, were compiled from information provided by you. If no updates were provided to Gallagher, the values, exposures and operations used were based on the expiring policies. You acknowledge it is your responsibility to notify Gallagher of any material change in your operations or exposures.

Additional Terms and Disclosures

Gallagher is not an expert in all aspects of your business. Gallagher's Proposals for insurance are based upon the information concerning your business that was provided to Gallagher by you. Gallagher expects the information you provide is true, correct and complete in all material respects. Gallagher assumes no responsibility to independently investigate the risks that may be facing your business, but rather have relied upon the information you provide to Gallagher in making our insurance Proposals.

Gallagher's liability to you arising from any of Gallagher's acts or omissions will not exceed \$20 million in the aggregate. The parties each will only be liable for actual damages incurred by the other party, and will not be liable for any indirect, special, exemplary, consequential, reliance or punitive damages. No claim or cause of action, regardless of form (tort, contract, statutory, or otherwise), arising out of, relating to or in any way connected with the Proposal, any of Gallagher's services or your relationship with Gallagher may be brought by either party any later than two (2) years after the accrual of the claim or cause of action.

Gallagher has established security controls to protect Client confidential information from unauthorized use or disclosure. For additional information, please review Gallagher's Privacy Policy located at <https://www.ajg.com/privacy-policy/>.

You have read, understand and agree that the information contained in the Proposal and all documents attached to and incorporated into the Proposal, is correct and has been disclosed to you prior to authorizing Gallagher to bind coverage and/or provide services to you. By signing below, or authorizing Gallagher to bind your coverage through email when allowed, you acknowledge you have reviewed and agree with terms, conditions and disclosures contained in the Proposal.

By:

Print Name (Specify Title)

City of Vicksburg

Company

Signature

Date:

BINDING REQUIREMENTS: *Everything has been received below except payment*

COVERAGE (ISSUING CARRIER)	BINDING REQUIREMENTS
Package Travelers	Payment Confirm if loss payees are still needed on the policy- providing schedule for review
Auto Physical Damage Travelers	Payment
Crime- Option 1 Travelers	Payment
Crime- Option 2 Hiscox	<ol style="list-style-type: none"> 1. Prior to binding, please provide a completed, signed, and dated Hiscox Crime New Business Application 2. Prior to binding, please confirm that the insured has countersignature on checks and separation of duties, or the owner handles all the reconciling banking and check signing. 3. Prior to Binding, please confirm that the cash exposure is equal to or less than the deductible offered. 4. Payment
Airport Premise Liability Old Republic	Payment

BINDABLE QUOTATIONS & COMPENSATION DISCLOSURE SCHEDULE

Client Name: City of Vicksburg

COVERAGE	INSURANCE COMPANY	WHOLESALER, MGA, OR INTERMEDIARY NAME ¹	EST. ANNUAL PREMIUM ²	COMM.% OR FEE ³	GALLAGHER U.S. OWNED WHOLESALER, MGA, OR INTERMEDIARY % AND/OR FEE
Property	Travelers		\$374,789	15%	
Inland Marine	Travelers		\$20,712	15%	
Auto	Travelers		\$39,146	15%	
Crime- Option 1	Travelers		\$6,167		
Crime- Option 2	Hiscox	RPS	\$1,610	10%	
Airport Liability	Old Republic	RT specialty	\$9,802	10%	

1 We were able to obtain more advantageous terms and conditions for you through an intermediary wholesaler.

2 If the premium is shown as an indication. The premium indicated is an estimate provided by the market. The actual premium and acceptance of the coverage requested will be determined by the market after a thorough review of the completed application.
*A verbal quotation was received from this carrier. We are awaiting a quotation in writing.

3 The commissionable rate is a percentage of annual premium excluding taxes & fees.

*Gallagher is receiving ___% commission on this policy. The fee due Gallagher will be reduced by the amount of the commissions received.

CITY OF VICKSBURG'S SERVICE TEAM

Frank Bordeaux has primary service responsibility for your company. We operate using a team approach. Your Service Team consists of:

NAME / TITLE	PHONE / ALT. PHONE	EMAIL	ROLE
Frank Bordeaux	(228) 223-2223	Frank_Bordeaux@ajg.com	Producer
Lani Lenhoff	(228) 563-6135	Lani_Lenhoff@ajg.com	Executive Client Service Manager
Morgan Haden	(228) 863-5362	Morgan_Haden@ajg.com	Client Service Manager
Linda Webb	(228) 563-6163	Linda_Webb@ajg.com	Back-Up Client Service Manager
Donald McDowell	(228) 563-6364	Donald_Mcdowell@ajg.com	Loss Control Representative
Renee King	(228) 563-6110	Renee_King@ajg.com	Claims Specialist

Service Commitment

Account Service

At Arthur J. Gallagher & Co., we strive for long-term relationships. Insurance Relationships begin with solid, cost-effective insurance programs, but endure because of excellent service. We will address the day-to-day needs of your type of organization in a timely manner, and by being proactive regarding your insurance program throughout each insurance term and market cycle. In these ways, we can address your changing insurance needs.

Renewals

At each renewal, we will meet with you establish a renewal game plan, determining how many markets should be approached, how pricing is in the insurance marketplace, and what specific needs must be addressed. We will then approach markets we feel will present the best alternatives, and present each alternative at renewal as an option, even if we still feel the incumbent program is strongest. We will demonstrate how we have created competition within the marketplace to ensure that you receive the best renewal term.

We make ourselves accountable by working with you to develop a written service schedule that meets your needs. You can track our service by referring to our written service commitment. Service becomes especially important as your type of organization continues to change and prosper.

As a top national broker, we have access to over 150 insurance companies and wholesalers. This maximizes your insurance options in any given policy year situation. In addition, the relationships we have cultivated with our markets are excellent. Our integrity and influence in the marketplace gives us an edge over other brokers. These factors are especially important to consider as the insurance needs of your organization become more complex, requiring more sophisticated solutions.

Automobile Identification Cards

ID cards will be issued upon binding coverage.

Phone Calls

Phone calls will be returned within one working day of receipt.

Certificates of Insurance

Certificates of Insurance will be issued within one working day of receipt.



Reporting a Claim

At Cadence Insurance our mission is to provide the highest standard of customer service in your time of need. Knowing what to do after an incident occurs is the key to avoiding further loss and getting your claim handled smoothly. The information in this document serves as a guideline for responding to and reporting various types of incidents or claims. It is not a confirmation of coverage.

If your local agent's office is temporarily closed due to a weather related event, call any of our other offices or your insurance company directly. We're here to accept your claim both online and over the phone. To find a location near you, visit us at [CadenceInsurance.com](https://www.CadenceInsurance.com).

Report a claim 24/7

1

Connect with us

Contact your Cadence Insurance agent during our normal business hours Monday - Friday 8:00 am to 4:30 pm (CT), or visit us at [CadenceInsurance.com](https://www.CadenceInsurance.com).

2

Submit a claim online

Click [here](#) to submit a claim online, or visit us at [CadenceInsurance.com](https://www.CadenceInsurance.com) to report a claim. Online claims are handled during our normal business hours Monday - Friday 8:00 am to 4:30 pm (CT). Claims received outside of our normal business hours will be handled the following business day.

3

After-Hours claim reporting service

If you have a severe loss event that requires immediate reporting outside of our normal business hours, call (877) 897 9312. Once you have reported your claim, a member of our claims team will contact you if they have questions or need additional information.

NOTE: WORKERS COMPENSATION CLAIMS MUST BE REPORTED DIRECTLY BY THE EMPLOYER TO THE WORKERS COMPENSATION INSURANCE COMPANY.

CADENCE Insurance

A Gallagher Company



About Us

Cadence Insurance, A Gallagher Company, delivers the highest standard in brokerage services nationally and globally to individuals, small companies and organizations with more than 10,000 employees. We are an industry leader in commercial insurance, surety, employee benefits and private client brokerage services that invests in technology and human capital to expand service offerings and create a competitive advantage for clients.

Licensed in
all 50 states

Global footprint
to service
all size clients

140+ years
of exceptional
client service

Average
employee tenure
of 11+ years

20+ years of
investment in
analytics and
data-driven
solutions

Property and casualty

PRODUCT EXPERTISE

- Captives
- Cyber liability
- Difference in conditions
- Executive risk
- Malpractice liability
- Representations and warranties
- Stock throughput

IN-HOUSE CAPABILITIES

- Claims analysis and updates
- Claims management and advocacy
- Contract reviews
- Experience Mod (E-Mod) analysis
- Exposure analytics
- Loss control
- Predictive catastrophe analytics
- Stewardship reporting

RESOURCES AND SERVICES

- Certificate issuance
- Certificate tracking
- Cyber security protection
- Disaster recovery/business continuity
- DOT expertise
- Online client portal
- Online risk management center
- Pre-build consultations
- Personal insurance premier client group
- Property/ISO reviews
- Safety audits
- Workers' compensation injury triage

PERSONAL LINES

- Auto
- Home
- Flood
- Life
- Long-term care
- Accident
- Medical
- Dental
- Vision
- Travel
- Umbrella
- Personal inland marine
- Watercraft
- Personal builder's risk
- Valuable items



Employee benefits

COST CONTROL

- Custom plan development
- Data and claim analytics
- Actuarial services
- Benchmarking

ENROLLMENT SUPPORT

- Employee education
- Online benefits enrollment
- Call center
- Customized communication

HR AND TECHNOLOGY

- Payroll and tech consulting
- On-site support and training
- Employee handbooks
- Compensation design
- HR audits
- Job descriptions
- Classification tools

ACA TOOLS

- ACA compliance review and strategy
- ACA reporting tool

COMPLIANCE

- In-house counsel
- Healthcare reform counseling
- Employer notices review
- ERISA compliance (SPD and 5500 filing)
- Employment practices and policies consulting
- Government filings and audits support
- Educational seminars and newsletters

EMPLOYER EDUCATION

- Live seminars and online webinars
- Legislative updates

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[CadenceInsurance.com](https://www.CadenceInsurance.com)

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Insurance brokerage and related services provided by Cadence Insurance, A Gallagher Company.
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RESOURCES AND SERVICES OVERVIEW

LOSS ANALYTICS/STEWARDSHIP | *No Additional Cost*

Data alone is not enough – data must be analyzed and correlated to the client’s operation. Cadence Insurance, A Gallagher Company “Cadence Insurance” data analysis of exposures and claim history provides valuable insight for loss prevention and marketability. Key components include:

- Executive Summary with performance evaluations for 5-10 years
- Claims Analysis including frequency and severity trends, loss ratio, multiple claimants, etc.
- Experience Modifier Analysis
- Recommendations for Safety Improvements and Claim Strategies

CLAIMS MANAGEMENT | *No Additional Cost*

The claims experience is a critical “moment of truth” for clients. Our priority is ensuring our clients have the best claim expertise available. We have strong claim advocates that will lead you through the claim process. Our claim advocates will assist with all aspects of the claim, including:

- Establish customized claim processes on specialty lines of coverage
- Reporting claims on your behalf
- Claim follow-up and tracking
- Assist with coverage interpretations and disputes
- Settlement negotiations
- 24/7 claim reporting

CLIENT PORTAL | *No Additional Cost*

Allows expanded client communication channels. Port access will provide your organization functionally for:

- Issuing certificates
- Printing auto ID cards, if applicable
- Access to documents such as policies, applications and endorsements
- Make payments
- Report a claim

CARE (Claims Analysis Reviewing Experience Mod Program) | *No Additional Cost*

Cadence Insurance CARE Team carefully reviews your experience modifier two critical times a year, once at the unit stat date when your mod is promulgated and again at renewal time. Claims are a major contributing cost driver for businesses, specifically workers’ compensation claims. Understanding our clients’ experience modifiers (E-Mods) and making necessary changes can significantly reduce workers’ compensation costs while improving employee safety. By reducing E-Mod just 0.01, a company can reduce its workers’ compensation premiums by up to 1%. Cadence Insurance employs experienced work comp adjusters that advocate on your behalf, ensuring that our CARE program audits every workers’ compensation claim with reserves above \$5,000, any claim with indemnity (lost time) reserves, or any claim open longer than 180 days. We will make certain your E-Mod is properly calculated and is at its lowest possible point.

WORKERS’ COMPENSATION INJURY TRIAGE | *Fee-Based on Work Comp Claim Count*

Cadence Insurance offers a work comp injury triage service to help mitigate and control workers’ compensation loss costs and free supervisors from making medical decisions. This triage service provides immediate access to a registered nurse 24/7 for workplace injuries, promotes efficient claim reporting, immediate treatment recommendations, and reduces unnecessary claims and claim costs. It also may decrease E-Mods, reduce paperwork, and lower administrative expenses.

CATASTROPHE ANALYTICS | *Property Limit Intelligence | No Additional Cost*

The practice of using computer algorithms to estimate your Probable Maximum Loss (PML) and Average Annual Loss (AAL) as it pertains to your specific risk regarding natural catastrophes and terrorism. Valuable information which is used for purchasing appropriate insurance limits and negotiating preferential pricing with carriers.

LOSS FORECASTER | Underwriting | *No Additional Cost*

Loss Forecaster provides actuarial computations for loss development and reserve analysis based on variables of your industry and specific exposures. The data trending can be applied to workers' compensation, general liability, products liability, and automobile liability lines of coverage to provide better pricing guidance to carriers.

LOSS CONTROL | *No Additional Cost* | *Special Projects: Fee-Based*

Our extensive Loss Control Team has unique qualities and skills across many types of industries. Our consultants bring overlapping and complementary experience to the team. Having a strong network allows us to be adaptable to your needs. Whether you're a CEO looking for business success at a strategic level, a CFO looking to optimize the bottom line, or a safety manager trying to improve employee safety, we've got you covered.

LOSS CONTROL | Transportation Cab Analysis | *No Additional Cost*

Cadence Insurance understands the challenges presented to our insureds when underwriting DOT regulated fleets. FMCSA scores have become a focal point in negotiating rates and market placement. Enhancement of these scores is our number one priority for our insureds. Utilizing innovative tools, we promote score improvement while demonstrating the best possible results to insurance carriers. Ultimately, our customers obtain financial benefit from fewer DOT inspections.

SUCCEED | Risk Management Center | *\$500 Annual Fee*

A web-based learning management system with safety and risk management tools designed to create efficiencies for your organization. Features include an Online Training Library, Incident Track/Trending, Claim Reporting, SDS Management, COI Contract Comparison and Tracking, and Job Description Tracking. Succeed is designed to improve risk management, loss control prevention, and OSHA compliance. This service is a good fit for any organization that wants to proactively manage its risk and develop effective workplace safety programs to reduce claims, losses, and associated costs. Succeed is accessible from any form of technology.

PEOPLE RISK MANAGEMENT | Human Resources | *No Additional Cost in Most States*

A cloud-based platform of integrated HR resources and training supported by live HR experts. Zywave provides training solutions that develop employees, a team of HR experts available to answer any questions and provide advice, and an award-winning resource center.

ALTERNATIVE RISK STRATEGIES | Program Design | *No Additional Cost*

Through pricing verification, deductible analysis, and captive feasibility, our risk strategies team provides alternatives to the traditional insurance marketplace in order for our clients to achieve optimal program design.

ADVANTAGEHR | Employee Training | *Tier-Based Fee*

Our comprehensive talent management and development platform includes human resources support, staff and management training, and a wide variety of programs and customized solutions for each client's business strategy.

CADENCE Insurance

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Employer Risk Mitigation Portal

A cloud-based platform with an integrated suite of on-demand HR knowledge and training solutions, powered by Zywave.

SMART CONTENT	Browse accurate content and resources on virtually every HR and risk management topic important to you, including up-to-date regulations, interactive tools, and templates.
HR HOTLINE	Get answers from HR-certified advisors in the moments that matter to point you in the right direction, offer a second opinion, or coach you on critical workforce issues and complex HR topics.
LEARNING (LMS)	<ul style="list-style-type: none">• Manage employee training with the customizable learning management system for safety and compliance training needs.• Employee and manager success courses• Federal poster advisor• Employee cost calculator
EMPLOYEE HANDBOOK BUILDER	<ul style="list-style-type: none">• Build federal and state employee handbooks that can be easily updated to reflect changing legislation.• Multistate law comparison tool• Customizable content library

Get started today!

As a valued Cadence Insurance client, you are eligible to access our employer risk mitigation portal, an on-demand HR resource platform powered by Zywave.

*Access to the Zywave platform is a value-added service to Cadence Insurance clients. Fees apply to organizations domiciled in Oklahoma and Washington.



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CadenceInsurance.com

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Insurance brokerage and related services provided by Cadence Insurance, A Gallagher Company. (License Nos. 0E75985).

Please note, clients must have an active policy to access our client portal and the Zywave learning platform through Gallagher. Prior to policies lapsing, we recommend downloading certificates of completion for any state-mandated courses. Doing this helps ensure that certificates are readily available when needed, including for future audits.

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24/7 Client Access Portal
User Request Form

This form must be completed only by authorized personnel of the company.

Company Name: _____
Address: _____
City, State, Zip: _____
Phone: _____
Fax: _____
Contact Name: _____
Email Address: _____

Please grant access to:

Name: _____
Email Address: _____

Access applies to the following areas:

* Certificates * Documents * Report A Claim * Make A Payment * Auto ID Cards

I, _____, am authorized to request, _____
(Company Representative) (Employee Name)

to have access to the 24/7 Client Access Portal and understand that I am responsible on behalf of the company to notify Cadence Insurance, A Gallagher Company "Cadence Insurance" at csr24@cadenceinsurance.com in the event that the status of this individual changes and he/she should no longer have access to this information. The employee is aware that this information should be kept confidential and user access logins and passwords should only be used by user to whom it was assigned.

Agreed to by:

COMPANY REPRESENTATIVE

By: _____
(Signature) (Date)

Name: _____
(Print)

Title: _____

EMPLOYEE GRANTED ACCESS

By: _____
(Signature) (Date)

Name: _____
(Print)

Title: _____