



Proposal of Insurance

City of Vicksburg

1401 Walnut St
Vicksburg, MS 39180

Presentation Date: December 10, 2025

Arthur J Gallagher Risk Management Services, LLC
A/J License Nos. IL 100292093 / CA 0D69293



Gallagher

Insurance | Risk Management | Consulting

Table of Contents

Contents

Your Gallagher Team	3
Program Structure	4
Named Insured	4
Market Review	5
Location Schedule	8
Full Program Details	12
Package (Property, Equipment Floater- Inland Marine) - Travelers Property Casualty Company of America	12
Package - Property - Travelers Property Casualty Company of America	12
Package - Equipment Floater- Inland Marine - Travelers Property Casualty Company of America	20
Automobile Physical Damage - The Travelers Indemnity Company of CT	27
Airport Owners and Operators Liability - Old Republic Insurance Company	33
Crime - Hiscox Insurance Company Inc.	35
Cyber Liability - Travelers Casualty and Surety Co of America	37
Cyber Liability – Underwriters at Lloyd's London	40
Premium Summary	46
Premium Financing	48
Payment Plans	49
Coinsurance Illustration	50
Proposal Disclosures	51
Proposal Disclosures	51
Client Signature Requirements	54
Coverages for Consideration	54
Client Authorization to Bind Coverage	55
Appendix	58
Compensation Disclosure Schedule	58
Binding Requirements	60
Claims Reporting By Policy	61
Gallagher STEP Flyer	63
Cyber Liability eRiskHub Features	65
Gallagher Bassett Services Flyer	66
Gallagher Benefit Services Flyer	67
Business Continuity Flyer	68
Gallagher Insight Flyer	70
Gallagher Verify Flyer	71

Your Gallagher Team

Your Gallagher team is a true partner. We have the expertise to understand your business and we're here to service and stay alongside you, every step of the way.

<i>Service Team</i>	<i>Role</i>	<i>Email</i>	<i>Phone</i>
Frank Bordeaux Senior Vice President, Executive Risk Advisor	Producer	Frank_Bordeaux@ajg.com	(228) 563-6150 (p)
Lani Lenhoff, CIC Assistant Vice President, Commercial Insurance Manager	Client Service Executive	Lani_Lenhoff@ajg.com	(228) 563-6135 (p)
Valerie Smith Senior Commercial Account Manager	Account Manager	Valerie_Smith@ajg.com	(662) 620-2920 (p)
Renee King Claims Supervisor	Claims Advocate (P&C)	Renee_King@ajg.com	(228) 563-6110 (p)
Donald McDowell, CPCU, ARM, AIDA Senior Loss Control Specialist	Loss Control Specialist	Donald_McDowell@ajg.com	(228) 563-6364 (p)

Named Insured

Named Insured	Package	Automobile Physical Damage	Airport Owners and Operators Liability	Crime	Cyber Liability
City of Vicksburg	X	X	X	X	X

Note: Any entity not named in this proposal may not be an insured entity. This may include affiliates, subsidiaries, LLCs, partnerships, and joint ventures.

Market Review

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

<i>Line Of Coverage</i>	<i>Insurance Company ** (AM Best Rate/Financial Strength)</i>	<i>Market Response *</i>	<i>Admitted ***</i>
Package	Travelers Property Casualty Company of America (A++ XV)	Recommended Quote	Admitted
	Zurich American Insurance Company	Declined to Quote - Unacceptable Class of Business	Admitted
	EMC Insurance Companies	Declined to Quote - Other / Size	Admitted
	CNA Insurance Companies	Declined to Quote - Unacceptable Class of Business	Admitted
	Hartford Casualty Insurance Company	Declined to Quote - Unacceptable Class of Business	Admitted
	Apex Insurance Agency, Inc.	Declined to Quote - Other / No competitive markets	Admitted
	Saville Public Entity	Quote Pending	Admitted
	Liberty Mutual Insurance Company	Declined to Quote - Unacceptable Class of Business	Admitted
	The Policy Center, Inc	Quote Pending	Admitted
	Old Republic Insurance Company	Declined to Quote - Other / TIV	Admitted
	Euclid Insurance Services, Inc.	Declined to Quote - Other / No longer writing first dollar	Admitted
	Safety National Group	Declined to Quote - Other / Monoline property	Admitted
	Seneca Insurance Company Inc	Declined to Quote - Other / New business hold	Admitted
	Chubb Custom Insurance	Declined to Quote - Unacceptable Class of Business	Admitted
	RPS Binding	Declined to Quote - Other / Not competitive on full limits. \$20M loss Limit - \$425K	Admitted
Automobile Physical Damage	The Travelers Indemnity Company of CT (A++ XV)	Recommended Quote	Admitted
	Zurich American Insurance Company	Declined to Quote - Unacceptable Class of Business	Admitted
	EMC Insurance Companies	Declined to Quote - Other / Size	Admitted
	CNA Insurance Companies	Declined to Quote - Unacceptable Class of Business	Admitted
	Hartford Casualty Insurance Company	Declined to Quote - Unacceptable Class of Business	Admitted
	Apex Insurance Agency, Inc.	Declined to Quote - Other / No competitive markets	Admitted
	Saville Public Entity	Quote Pending	Admitted
	Liberty Mutual Insurance Company	Declined to Quote - Unacceptable Class of Business	Admitted
	The Policy Center, Inc	Quote Pending	Admitted

Line Of Coverage	Insurance Company ** (AM Best Rate/Financial Strength)	Market Response *	Admitted ***
	Old Republic Insurance Company	Declined to Quote - Other / TIV	Admitted
	Euclid Insurance Services, Inc.	Declined to Quote - Other / No longer writing first dollar	Admitted
	Seneca Insurance Company Inc	Declined to Quote - Other / New business hold	Admitted
	Chubb Custom Insurance	Declined to Quote - Unacceptable Class of Business	Admitted
	AmWINS Group Inc.	Quote Pending / Likely not competitive with Travelers	Admitted
Airport Owners and Operators Liability	Old Republic Insurance Company (A+ XV)	Recommended Quote / \$5,900	Admitted
	U.S. Specialty Insurance Company (A++ XV)	Quoted / \$5,766 / \$1M Products vs \$2M with Old Repub	Admitted
	ACE Property & Casualty Insurance Co (A++ XV)	Quoted / \$8,652	Admitted
Crime	Hiscox Insurance Company Inc. (A XV)	Recommended Quote / Incumbent / \$3,820	Admitted
	Great American Insurance Company (A+ XV)	Quoted / \$3,250 / Higher cyber deception deductible. Lower claims expense limit. Excludes Non-Fungible Tokens, whereas Hiscox does not specifically exclude.	Admitted
	Hartford Casualty Insurance Company	Declined to Quote - Unacceptable Class of Business	Admitted
	Chubb Custom Insurance	Declined to Quote - Other / Indicated higher \$5K deductible and pricing cloe to Hiscox	Admitted
	W. R. Berkley Group	Declined to Quote - Unacceptable Class of Business	Admitted
Cyber Liability	Underwriters at Lloyd's London (A XV)	Recommended Quote / \$16,747.09 Premium / \$0 Deductible / \$1M Limits / \$250K Computer Fraud and Funds Transfer Fraud	Non-Admitted
	Travelers Casualty and Surety Co of America (A++ XV)	Recommended Quote / \$20,626 Premium / \$5K Deductible / \$1M Limits / \$1M Computer Fraud and Funds Transfer Fraud	Admitted
	Westchester Fire Insurance Company (A++ XV)	Quoted / \$17,692	Admitted
	At-Bay Insurance Services LLC	Declined to Quote - Unacceptable Class of Business	
	Sompo America Insurance Company	Declined to Quote - Unacceptable Class of Business	
	E-Risk Services, LLC	Declined to Quote - Unacceptable Class of Business	
	Hartford Casualty Insurance Company	Declined to Quote - Unacceptable Class of Business	Admitted
	W. R. Berkley Group	Declined to Quote - Unacceptable Class of Business	Admitted

*If shown as an indication, the actual premium and acceptance of the coverage requested will be determined by the market after a thorough review of the completed application.

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

Best's Credit Ratings™ reproduced herein appear under license from AM Best and do not constitute, either expressly or impliedly, an endorsement of Gallagher's service or its recommendations. AM Best is not responsible for transcription errors made in presenting Best's Credit Ratings™. Best's Credit Ratings™ are proprietary and may not be reproduced or distributed without the express written permission of AM Best.

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 AM 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.

Location Schedule

Package Location Schedule

LOC/BLDG	DESCRIPTION	ADDRESS
1/1	CITY HALL	1401 WALNUT, VICKSBURG, MS 39181
2/2	COMMUNITY DEVELOPMENT DIVISION	819 SOUTH ST, VICKSBURG, MS 39181
3/3	ROBERT WALKER BUILDING	1413 WALNUT ST, VICKSBURG, MS 39181
4/4	WATER AND GAS ADMIN OFFICE	2111 DRUMMOND STREET, VICKSBURG, MS 39181
5/5	CONVENTION CENTER	1600 DR BRIGGS HOPSON BLVD, VICKSBURG, MS 39181
6/6	ARDIS T. WILLIAMS AUDITORIUM	901 MONROE STREET, VICKSBURG, MS 39181
7/7	POLICE STATION	820 VETO ST, VICKSBURG, MS 39181
8/8	CENTRAL FIRE STATION	1616 WALNUT ST, VICKSBURG, MS 39181
9/9	FIRE AIRPORT #5 OLD	5857 HWY 61 S (AIRPORT), VICKSBURG, MS 39181
9/10	FIRE AIRPORT #5 NEW	5857 HWY 61 S (AIRPORT), VICKSBURG, MS 39181
10/11	MAIN ST. OFFICE	915 CHERRY ST, VICKSBURG, MS 39181
11/12	#7 FIRE STATION	3211 WASHINGTON ST, VICKSBURG, MS 39181
12/13	KING'S FIRE #9	323 WALTERSVILLE DR, VICKSBURG, MS 39181
13/14	HALLS FERRY FIRE #8	1266 S FRONTAGE RD, VICKSBURG, MS 39181
14/15	INDIANA FIRE STATION	4125 INDIANA AVE, VICKSBURG, MS 39181
15/16	CONTROL & FILTER BLDG INCL GENERAT	601 HAINING RD, HARBOR PROJ, VICKSBURG, MS 39181
15/17	CHEMICAL BLDG	601 HAINING RD, HARBOR PROJ, VICKSBURG, MS 39181
15/18	CHEMICAL RECEIVING BLDG	601 HAINING RD, HARBOR PROJ, VICKSBURG, MS 39181
15/19	2 SOFTENING UNIT TANKS	601 HAINING RD, HARBOR PROJ, VICKSBURG, MS 39181
15/20	AERATOR STRUCTURE	601 HAINING RD, HARBOR PROJ, VICKSBURG, MS 39181
15/21	18 WELLS INCL/ELECT STARTERS	601 HAINING RD, HARBOR PROJ, VICKSBURG, MS 39181
15/22	SLUDGE PLANT	601 HAINING RD, HARBOR PROJ, VICKSBURG, MS 39181
15/23	SLUDGE DEWATERING / 10 PUMPS	601 HAINING RD, HARBOR PROJ, VICKSBURG, MS 39181
16/24	WASTE WATER OFFICE	4430 RIFLE RANGE RD, VICKSBURG, MS 39181
16/25	INFLUENT PUMP STATION	4430 RIFLE RANGE RD, VICKSBURG, MS 39181
16/26	GRIT CHAMBER	4430 RIFLE RANGE RD, VICKSBURG, MS 39181
16/27	SLUDGE PUMP HOUSE	4430 RIFLE RANGE RD, VICKSBURG, MS 39181
16/28	EFFLUENT PUMP STATION	4430 RIFLE RANGE RD, VICKSBURG, MS 39181
16/29	WASTE WATER STORAGE BLDG	4430 RIFLE RANGE RD, VICKSBURG, MS 39181
17/30	DIGESTER BLDG	292 RIFLE RANGE RD, VICKSBURG, MS 39181
18/31	WASTE PUMP STATION	2600 DORSEY ST (NEAR FAIRGROUND), VICKSBURG, MS 39181
19/32	WASTE PUMP STATION	BAZINSKY RD, VICKSBURG, MS 39181
20/33	TICKET OFFICE	900 LEE STREET, VICKSBURG, MS 39181
20/34	PUMP HOUSE	900 LEE STREET, VICKSBURG, MS 39181
20/35	ENTRANCE STRUCTURE	900 LEE STREET, VICKSBURG, MS 39181

20/36	DOUBLE CANOPY/ BREEZEWAY	900 LEE STREET, VICKSBURG, MS 39181
20/37	PAVILLION BATHROOM	900 LEE STREET, VICKSBURG, MS 39181
21/38	RESTROOMS/ CONCESSION STANDS	CITY PARK, VICKSBURG, MS 39181
22/39	TENNIS COURTS BUILDING	136 HALLS FERRY PARK RD, VICKSBURG, MS 39181
22/40	RESTROOM/ CONCESSION STANDS	135 HALLS FERRY PARK RD, VICKSBURG, MS 39181
22/41	2 PRESS BOXES	130 HALLS FERRY PARK RD, VICKSBURG, MS 39181
22/42	2 CONCESSION STANDS	132 HALLS FERRY PARK RD, VICKSBURG, MS 39181
22/43	2 CONCESSION STANDS- BAZINSKY	133 HALLS FERRY PARK RD, VICKSBURG, MS 39181
22/44	LADY'S SOFTBALL BATHROOM	134 HALLS FERRY PARK RD, VICKSBURG, MS 39181
22/45	PRESS BOX GIRLS FIELD	131 HALLS FERRY PARK RD, VICKSBURG, MS 39181
22/46	RECREATION MAINTENANCE #1	137 HALLS FERRY PARK RD, VICKSBURG, MS 39181
22/47	RECREATION MAINTENANCE #2	138 HALLS FERRY PARK RD, VICKSBURG, MS 39181
23/48	RESTROOMS/ CONCESSION STANDS	401 MISSION 66, VICKSBURG, MS 39181
24/49	PAVILLION & AUXILIARY BUILDINGS	90 UNION AVE, VICKSBURG, MS 39181
25/50	RESTROOM	1119 LEVEE STREET, VICKSBURG, MS 39181
25/51	SOUND SYSTEM	1119 LEVEE STREET, VICKSBURG, MS 39181
26/52	EN ROUTE OFFICE	2501 HALLS FERRY RD, VICKSBURG, MS 39181
27/53	ANIMAL CONTROL	100 OLD VALLEY MILLS RD, VICKSBURG, MS 39181
29/55	2 BUILDINGS-CEMETARY	326 LOVER'S LANE, VICKSBURG, MS 39181
30/56	WAREHOUSE PLUMBING & EQUIPMENT	823 1/2 WASHINGTON ST, VICKSBURG, MS 39181
30/57	MASTER TESTING REPAIR, PLUMB SUPP	823 WASHINGTON ST, VICKSBURG, MS 39181
31/58	GAS PLANT OFFICE & REGULATOR GUAGES	813 WASHINGTON ST, VICKSBURG, MS 39181
32/59	SEWER DEPT OFFICE & SHOP -CITY SHOP	915 CHINA ST, VICKSBURG, MS 39181
33/60	TRAFFIC EQUIPMENT STORAGE	714 FIRST EAST ST, VICKSBURG, MS 39181
34/61	AIRPORT ADMIN BLDG	5855 HWY 61 S, VICKSBURG, MS 39181
34/62	AIRPORT 10 BAY NESTED T-HANGARS	5855 HWY 61 S, VICKSBURG, MS 39181
35/63	HANGAR AT AIRPORT- ERNEST THOMAS	5875 HWY 61 S, VICKSBURG, MS 39181
35/64	HANGAR AT AIRPORT- ERNEST THOMAS	5875 HWY 61 S, VICKSBURG, MS 39181
36/65	HANGAR AT AIRPORT- MRC	5849 HWY 61 S, VICKSBURG, MS 39181
37/66	412TH BLDG MAINT DEPT	102 ARMY NAVY DR, VICKSBURG, MS 39181
38/67	ELLIS BUILDING-POLICE	1617 WALNUT ST, VICKSBURG, MS 39181
38/68	ELLIS BUILDING-FIRE	1617 WALNUT ST, VICKSBURG, MS 39181
39/69	VICKSBURG ARTS ASSOCIATION ART GALL	1202 MAIN ST, VICKSBURG, MS 39181
40/70	OLD RAILROAD DEPOT	1010 LEVEE ST, VICKSBURG, MS 39181

41/71	STORAGE (OLD MILLER BLDG)	1701 DR BRIGGS HOPSON BLVD, VICKSBURG, MS 39181
42/72	GERTRUDE A YOUNG JACKSON ST COMMUNI	923 WALNUT ST, VICKSBURG, MS 39181
43/73	STREET/ ROW/ REC/ SEWER OFFICES	1080 ARMY NAVY DR, VICKSBURG, MS 39181
43/74	CONCRETE SHOP	1080 A ARMY NAVY DR, VICKSBURG, MS 39181
44/75	SEWER DEPT	1090 ARMY NAVY DR, VICKSBURG, MS 39181
44/76	WELDING SHOP	1090 A ARMY NAVY DR, VICKSBURG, MS 39181
44/77	STREET DEPT STORAGE BLDG	1090 ARMY NAVY DR, VICKSBURG, MS 39181
44/78	METAL BLDG WAREHOUSE WATER	1090 ARMY NAVY DR, VICKSBURG, MS 39181
44/79	METAL BLDG WAREHOUSE GAS	1090 ARMY NAVY DR, VICKSBURG, MS 39181
45/80	LANDSCAPING OFFICE/ SHOP	3500 PATRICIA ST, VICKSBURG, MS 39181
46/81	WASHINGTON / CRAWFORD RESTROOM	1300 WASHINGTON ST, VICKSBURG, MS 39181
47/82	FIRE TRAINING CENTER	103 OLD MILL RD, VICKSBURG, MS 39181
48/83	BUILDING MAINT OFFICE & SHOP	3501 PATRICIA ST, VICKSBURG, MS 39181
49/84	METAL BLDG WAREHOUSE SEWER	3603 PATRICIA, VICKSBURG, MS 39181
50/85	WELDING SHOP	3503 PATRICIA, VICKSBURG, MS 39181
51/86	WATER MAINS OFFICE	110 N WASHINGTON ST, VICKSBURG, MS 39181
52/87	PAVILION	900 LEE STREET, VICKSBURG, MS 39181
53/88	FUEL FARM	5855 HWY 61 SOUTH, VICKSBURG, MS 39181
53/89	AUTOMATED WEATHER OBSERVATION STAT.	5585 HWY 61 SOUTH, VICKSBURG, MS 39181
53/90	PRECISION APPROACH PATH INDICATOR	5855 HWY 61 SOUTH, VICKSBURG, MS 39181
53/91	AIRPORT RUNWAY LIGHTING	5855 HWY 61 SOUTH, VICKSBURG, MS 39181
54/92	ANIMAL CONTROL OFFICE	100 OLD VALLEY MILLS ROAD, VICKSBURG, MS 39181
55/93	FIRE STATION #3	50 MAXWELL DR, VICKSBURG, MS 39181
56/94	BATH ROOMS	MISSION 66 FUZZY JOHNSON PARK, VICKSBURG, MS 39181
57/95	PAVILLION	MISSION 66 FUZZY JOHNSON PARK, VICKSBURG, MS 39181
57/98	PLAYGROUND	MISSION 66 FUZZY JOHNSON PARK, VICKSBURG, MS 39181
57/99	SCOREBOARD	MISSION 66 FUZZY JOHNSON PARK, VICKSBURG, MS 39181
57/100	BASKETBALL COURT #1	MISSION 66 FUZZY JOHNSON PARK, VICKSBURG, MS 39181
57/101	BASKETBALL COURT #2	MISSION 66 FUZZY JOHNSON PARK, VICKSBURG, MS 39181
57/102	PEDESTAL FOUNTAIN	MISSION 66 FUZZY JOHNSON PARK, VICKSBURG, MS 39181
57/103	BASEBALL FIELD	MISSION 66 FUZZY JOHNSON PARK, VICKSBURG, MS 39181
57/104	BLEACHERS #1	MISSION 66 FUZZY JOHNSON PARK, VICKSBURG, MS 39181
57/105	BLEACHERS 2	MISSION 66 FUZZY JOHNSON PARK, VICKSBURG, MS 39181
57/106	PARKING LOT	MISSION 66 FUZZY JOHNSON PARK, VICKSBURG, MS 39181
58/96	ANIMAL SHELTER	4845 HWY 61 S, VICKSBURG, MS 39180
59/97	POLICE SURVEILLANCE AND YOUTH CENTE	2020 MISSION 66, VICKSBURG, MS 39180

Airport Owners and Operators General Liability Location Schedule

Location: Vicksburg Municipal Airport, Vicksburg, MS

Full Program Details

Package (Property, Equipment Floater- Inland Marine)

Carrier Information	Expiring	Proposed
Policy Term	12/31/2024 - 12/31/2025	12/31/2025 - 12/31/2026
Carrier	Travelers Property Casualty Company of America	Travelers Property Casualty Company of America
Admitted/Non-Admitted	Admitted	Admitted
Payment Plan	Full Pay	Full Pay
Payment Method	Agency Bill	Agency Bill

Premium & Exposures	Expiring	Proposed
Premium	\$395,501.00	\$474,911.00
Exposure / TIV	Property TIV \$75,703,169 Equipment TIV \$5,005,428	Property TIV \$81,442,977 Equipment TIV \$5,005,428

Package - Property

Premium & Exposures	Expiring	Proposed
Premium	\$374,789.00	\$452,765.00
Exposure / TIV	Total Rating Basis: \$75,703,169	Total Rating Basis: \$81,442,977
Minimum Type	Minimum Premium	Minimum Premium
Minimum Amount / Description	\$5,000 Applies to Package & Auto LOB	\$5,000 Applies to Package & Auto LOB

Standard Coverages	Expiring	Proposed
Blanket Building and Your Business Personal Property	\$75,603,169	\$81,342,977
Deluxe Business Income (and Extra Expense) Coverage Form	\$100,000 Described Premises Locs 1-59; Bldgs 1-106	\$100,000 Described Premises Locs 1-27; Bldgs 1-53 Locs 29-59; Bldgs 55-106
- Rental Value	Included	Included
- Ordinary Payroll	Limited - 90 days	Limited 90 days
Earthquake - Aggregate in any One Policy Year - Annual Aggregate Limit	\$5,000,000 Applies at the following Building(s) numbered: Bldg.# 1-106	\$5,000,000 Applies at the following Building(s) numbered: 1-53, 55-106
Broad Form Flood - Aggregate in any One Policy Year - Annual Aggregate Limit	\$1,000,000 Applies at the following Building(s) numbered: 1-14, 31, 33-37, 39-40, 42-52, 55-69, 71-79, 81, 84-88, 90, 91, 93	\$1,000,000 Applies at the following Building(s) numbered: 1-14,31,33-37,39-40,42-52,55-69,71-79,81,84-88,90-91,93

Additional Coverages	Expiring	Proposed
Additional Covered Property		
Personal Property at Undescribed Premises		

Additional Coverages	Expiring	Proposed
- At any "exhibition" premises	\$50,000	\$50,000
- At any other not owned, leased or regularly operated premises	\$50,000	\$50,000
Personal Property in Transit	\$50,000	\$50,000
Deluxe Property Coverage Form - Additional Coverages & Coverage Extensions - the Limits of Insurance Apply in any One Occurrence Unless Otherwise Stated		
Accounts Receivable:		
- at all Described Premises	\$100,000	\$100,000
- in Transit or at all Undescribed Premises	\$100,000	\$100,000
Appurtenant Buildings and Structures	\$100,000	\$100,000
Claim Data Expense	\$25,000	\$25,000
Covered Leasehold Interest – Undamaged Improvements & Betterments - Lesser of Your Business Personal Property Limit or:	\$100,000	\$100,000
Debris Removal (Additional Amount)	\$250,000	\$250,000
Deferred Payments	\$25,000	\$25,000
Duplicate Electronic Data Processing Data and Media	\$50,000	\$50,000
Electronic Data Processing Data and Media - at all Described Premises	\$50,000	\$50,000
Employee Tools		
- in any One Occurrence	\$25,000	\$25,000
- any One Item	\$2,500	\$2,500
Expediting Expenses	\$25,000	\$25,000
Extra Expense	\$25,000	\$25,000
Fine Arts		
- at all Described Premises	\$50,000	\$50,000
- in Transit	\$25,000	\$25,000
Fire Department Service Charge	*Included Means Included in Applicable Covered Property Limit of Insurance	Included means included in applicable Covered Property Limit of Insurance
Fire Protective Equipment Discharge	*Included Means Included in Applicable Covered Property Limit of Insurance	Included means included in applicable Covered Property Limit of Insurance
Green Building Alternatives – Increased Cost Percentage	1%	1%
Maximum Amount – Each Building	\$100,000	\$100,000
Green Building Reengineering and Recertification Expense	\$25,000	\$25,000
Limited Coverage for Fungus, Wet Rot or Dry Rot – Annual Aggregate	\$25,000	\$25,000
Loss of Master Key	\$25,000	\$25,000
Newly Constructed or Acquired Property:		
- Buildings - Each	\$2,000,000	\$2,000,000
- Personal Property at Each Premises	\$1,000,000	\$1,000,000
Non-Owned Detached Trailers	\$25,000	\$25,000

Additional Coverages	Expiring	Proposed
Ordinance or Law Coverage	\$250,000	\$250,000
Outdoor Property	\$50,000	\$50,000
- any One Tree, Shrub or Plant	\$2,500	\$2,500
Outside Signs		
- at all Described Premises	\$100,000	\$100,000
- at all Undescribed Premises	\$5,000	\$5,000
Personal Effects	\$50,000	\$50,000
Personal Property at Premises Outside of the Coverage Territory	\$50,000	\$50,000
Personal Property in Transit Outside of the Coverage Territory	\$50,000	\$50,000
Pollutant Cleanup and Removal – Annual Aggregate	\$100,000	\$100,000
Preservation of Property		
- Expenses to Move and Temporarily Store Property	\$250,000	\$250,000
- Direct Loss or Damage to Moved Property	*Included Means Included in Applicable Covered Property Limit of Insurance	Included means included in applicable Covered Property Limit of Insurance
Reward Coverage - 25% of Covered Loss up to a Maximum of:	\$25,000	\$25,000
Stored Water	\$25,000	\$25,000
Theft Damage to Rented Property	*Included Means Included in Applicable Covered Property Limit of Insurance	Included means included in applicable Covered Property Limit of Insurance
Undamaged Parts of Stock in Process	\$50,000	\$50,000
Valuable Papers and Records – Cost of Research		
- at all Described Premises	\$100,000	\$100,000
- in Transit or at all Undescribed Premises	\$100,000	\$100,000
Water or Other Substance Loss – Tear out and Replacement Expense	*Included Means Included in Applicable Covered Property Limit of Insurance	Included means included in applicable Covered Property Limit of Insurance
Deluxe Business Income - Additional Coverages and Coverage Extensions - the Limits of Insurance Apply in any One Occurrence Unless Otherwise Stated:		
Business Income from Dependent Property		
- at Premises Within the Coverage Territory	\$100,000	\$100,000
- at Premises Outside of the Coverage Territory	\$100,000	\$100,000
Civil Authority		
- Coverage Period	30 Days	30 days
- Coverage Radius	100 Miles	100 miles
Claim Data Expense	\$25,000	\$25,000
Contract Penalties	\$25,000	\$25,000
Extended Business Income - Coverage Period	180 Days	180 days

Additional Coverages	Expiring	Proposed
Fungus, Wet Rot or Dry Rot – Amended Period of Restoration Coverage Period	30 Days	30 days
Green Building Alternatives – Increased Period of Restoration Coverage Period	30 Days	30 days
Ingress or Egress	\$25,000	\$25,000
- Coverage Radius	1 Mile	1 mile
Newly Acquired Locations	\$500,000	\$500,000
Ordinance or Law - Increased Period of Restoration	\$250,000	\$250,000
Pollutant Cleanup and Removal – Annual Aggregate	\$25,000	\$25,000
Transit Business Income	\$25,000	\$25,000
Undescribed Premises	\$25,000	\$25,000
UTILITY SERVICES - Direct Damage - in any one occurrence: (See Utility services - Direct Damage endorsement)	\$50,000	\$50,000
Coverage is Provided for the Following - Water Supply, Communication Supply, Power Supply	Covered	Covered
Equipment Breakdown Schedule		
Spoilage:	\$250,000	\$250,000
Ammonia Contamination:	\$250,000	\$250,000
Hazardous Substance:	\$250,000	\$250,000
Electronic Vandalism Limitation and Other Changes - Aggregate in any 12 month period of this policy	\$10,000	\$10,000
Spoilage Coverage Extension	\$10,000	\$10,000
Limited Drain Back-up Coverage	\$ 50,000	\$50,000
Public Entity Property Extensions		
Confiscated Property	\$ 100,000	\$100,000
Street Lights	\$50,000 Per Occurrence \$2,500 Each Item Limit	\$50,000 Per Occurrence \$2,500 Each Item Limit
Street Signs	\$50,000 Per Occurrence \$2,500 Each Item Limit	\$50,000 Per Occurrence \$2,500 Each Item Limit
Traffic Signs and Lights	\$50,000 Per Occurrence \$2,500 Each Item Limit	\$50,000 Per Occurrence \$2,500 Each Item Limit
Stadium Lights	\$50,000 Per Occurrence \$2,500 Each Item Limit	\$50,000 Per Occurrence \$2,500 Each Item Limit

Deductibles/SIR	Expiring	Proposed
Deductible: By Earthquake:	Building(s) numbered: 1-106	Building(s) numbered: 1-53, 55-106
Deductible: - In any one occurrence	\$25,000	\$25,000
Deductible: - As respects Business Income Coverage	72 hour deductible applies at all premises locations	72 hour deductible applies at all premises locations

Deductibles/SIR	Expiring	Proposed
Deductible: By "FLOOD" :	Building(s) numbered: 001-014,039-040,042-049,055-069,071-072,081,085,088,090-091,093	Building(s) numbered: 001-014,039-040,042-049,055-069,071-072,081,085,088,090-091,093
Deductible: -in any one occurrence	\$50,000	\$50,000
Deductible: - As respects Business Income Coverage	72 hour deductible applies at all premises locations	72 hour deductible applies at all premises locations
Deductible: By "FLOOD"	Building(s) numbered: 031,033-037,050-052,073-079,084,086-087	Building(s) numbered: 031,033-037,050-052,073-079,084,086-087
Deductible: -in any one occurrence	\$100,000	\$100,000
Deductible: - As respects Business Income Coverage	72 hour deductible applies at all premises locations	72 hour deductible applies at all premises locations.
Deductible: By Windstorm or Hail:	Building(s) numbered: 001-059/001-106	Building(s) numbered: 001-053,055-106
Deductible: - the following percentage applies	1%	1%
Deductible: - subject to the following minimum, in any one occurrence	\$100,000	\$100,000
Deductible: - As respects Business Income Coverage	72 hour deductible applies at all premises locations	72 hour deductible applies at all premises locations above
Deductible: To "Electronic Data Processing Equipment" , In any One Occurrence:	\$5,000	\$5,000
Deductible: To "Electronic Data Processing Data and Media" , In any One Occurrence:	\$5,000	\$5,000
Deductible: To Public Entity Property Extension DX T4 47 , - in any One Occurrence:	\$2,500	\$2,500
Deductible: Business Income	72 hour	72 hour
Deductible: Any Other Covered Loss in any One Occurrence	\$10,000	\$10,000
Deductible - Equipment Breakdown: All Coverage Property Damage Deductible - Direct Damage to Covered Property	\$10,000	\$10,000
Deductible - Equipment Breakdown: Business Income & Extra Expense	72 Hours	72 Hours

Valuations	Expiring	Proposed
Replacement Cost	Applies	Applies

Coinurance	Expiring	Proposed
------------	----------	----------

Coinsurance	Expiring	Proposed
Coinsurance	Coinsurance does not apply to Blanket Coverages; Coinsurance does not apply to any Building, Personal Property or "Stock" coverage for which a Specific Limit of Insurance applies as shown on schedule.	Coinsurance does not apply to Blanket Coverages; Coinsurance does not apply to any Building, Personal Property or "Stock" coverage for which a Specific Limit of Insurance applies as shown on schedule.

Endorsements (including but not limited to)
MS Changes-Cancellation and Nonrenewal - IL 02 82
Mississippi Changes - IL F0 90
Common Declarations - IL T0 02
Location Schedule - IL T0 03
Actual Cash Value - IL T0 63
Common Policy Conditions-Deluxe - IL T3 18
Amendment Common Policy Condition - Prohibited Coverage - IL T4 12
Cap on Losses from Certified Acts of Terrorism - IL T4 14
Additional Benefits - IL T4 27
Protection of Property - IL T4 40
MS Changes-Cancellation and Nonrenewal - IL T9 43
Flood Policyholder Notice - PN T0 53
Jurisdictional Inspection & Contact Information Required - PN T1 89
Notice Independent Agent and Broker Compensation - PN T4 54
Not Chg Pol Terms ACV - PN U4 31
Table of Contents - Deluxe Property Coverage Part - DX 00 04
Deluxe Property Coverage Part Declarations - DX T0 00
Deluxe Property Coverage Form - DX T1 00
Deluxe BI (and EE) Coverage Form - DX T1 01
Causes of Loss-Earthquake - DX T3 01
Causes of Loss - Broad Form Flood - DX T3 02
Spoilage Coverage Extension - DX T3 15
Causes of Loss-Equipment Breakdown - DX T3 19
Windstorm or Hail Deductible - DX T3 37
Loss Payable Provisions - DX T3 79
Utility Services-Direct Damage - DX T3 85
Electronic Vandalism Limit & Other Changes - DX T3 98
Federal Terrorism Risk Insurance Act Disclosure - DX T4 02
Limited Sewer Drain Back-up Coverage - DX T4 45
Public Entity Property Extensions - DX T4 47

Exclusions (including but not limited to)
Exclusion of Certain Computer Losses - IL T3 55
Exclusion of Loss Due to Virus or Bacteria - IL T3 82
Earth Movement Exclusion
Flood Exclusion
Government Action Exclusion

Exclusions (including but not limited to)

War Exclusion

Nuclear Hazard, Power Failure

Digital Assets Exclusions - DX T5 21

Perils Covered:

Type	Description
Special Form Perils	Applies

Other Significant Terms and Conditions/Restrictions:**Description**

Total Rating Basis: \$81,442,977

Building Rate: 0.539

Business Personal Property Rate: 0.59

Time Element Rate: 0.974

The Premium shown includes the premium charged for Equipment Breakdown coverage. The premium for Equipment Breakdown coverage is \$5,256

There are outstanding underwriting questions concerning the insurance values and the Wastewater Treatment Plants and Water Treatment Plants. Exposures will need to be revisited on-site by the Risk Control team. Premium adjustments may be necessary once complete.

There are changes pending that are not encompassed in this premium.

* Remove Loc 27/53 - 100 Old Valley Mills Rd - Building Demolished

* Remove Loc 54/92 - 100 Old Valley Mills Rd - Building Demolished

* Replace 22/39 - 136 Halls Ferry Park Rd - Tennis Court Building was torn down and replaced 2019. Pending underwriting information. NEED: Contents limit requested.

* Replace 46/81 - 1300 Washington St - Bathrooms were torn down and rebuilt. Pending underwriting information. NEED: Year built, square footage, construction type, roof type, building limit requested, contents limit requested

* Loc 58/96 - 4845 Hwy 61 S (65 Cedars Rd) - Animal Shelter Building Renovated and address changed. Pending underwriting information. NEED: Year renovations completed, Year roof last replaced, Confirm building limit requested \$1,401,795, Contents limit requested

PROPERTY SOV

Loc/Bldg	Street Address	Zip	TIV (\$)	Occupancy	BLDG (\$)	BPP (\$)	BI (\$)	Pending Changes
1/1	1401 WALNUT	39181	\$ 4,166,171	CITY HALL	\$ 3,068,906	\$ 997,265	\$ 100,000	
2/2	819 SOUTH ST	39181	\$ 1,320,092	COMMUNITY DEVELOPMENT DIVISION	\$ 1,202,012	\$ 118,080	Incl	
3/3	1413 WALNUT ST	39181	\$ 3,609,488	ROBERT WALKER BUILDING	\$ 2,979,488	\$ 630,000	Incl	
4/4	2111 DRUMMOND STREET	39181	\$ 347,081	WATER AND GAS ADMIN OFFICE	\$ 225,101	\$ 121,980	Incl	
5/5	1600 DR BRIGGS HOPSON BLVD	39181	\$ 15,596,604	CONVENTION CENTER	\$ 13,168,321	\$ 2,428,283	Incl	
6/6	901 MONROE STREET	39181	\$ 7,397,246	ARDIS T. WILLIAMS AUDITORIUM	\$ 6,044,246	\$ 1,353,000	Incl	
7/7	820 VETO ST	39181	\$ 6,753,898	POLICE STATION	\$ 5,703,398	\$ 1,050,500	Incl	
8/8	1616 WALNUT ST	39181	\$ 2,816,863	CENTRAL FIRE STATION	\$ 2,414,263	\$ 402,600	Incl	
9/9	5857 HWY 61 S (AIRPORT)	39181	\$ 81,288	FIRE AIRPORT #5 OLD	\$ 81,288		Incl	
9/10	5857 HWY 61 S (AIRPORT)	39181	\$ 1,164,447	FIRE AIRPORT #5 NEW	\$ 976,347	\$ 188,100		
10/11	915 CHERRY ST	39181	\$ 646,704	MAIN ST. OFFICE	\$ 556,704	\$ 90,000	Incl	
11/12	3211 WASHINGTON ST	39181	\$ 911,665	#7 FIRE STATION	\$ 773,065	\$ 138,600	Incl	
12/13	323 WALTERSVILLE DR	39181	\$ 370,477	KING'S FIRE #9	\$ 281,377	\$ 89,100	Incl	
13/14	1266 S FRONTAGE RD	39181	\$ 1,156,774	HALLS FERRY FIRE #8	\$ 991,774	\$ 165,000	Incl	
14/15	4125 INDIANA AVE	39181	\$ 907,462	INDIANA FIRE STATION	\$ 765,562	\$ 141,900	Incl	
15/16	601 HAINING RD, HARBOR PROJ	39181	\$ 4,149,599	CONTROL & FILTER BLDG INCL GENERAT	\$ 2,666,551	\$ 1,483,048	Incl	
15/17	601 HAINING RD, HARBOR PROJ	39181	\$ 111,229	CHEMICAL BLDG	\$ 88,983	\$ 22,246	Incl	
15/18	601 HAINING RD, HARBOR PROJ	39181	\$ 6,742	CHEMICAL RECEIVING BLDG	\$ 3,371	\$ 3,371	Incl	
15/19	601 HAINING RD, HARBOR PROJ	39181	\$ 111,229	2 SOFTENING UNIT TANKS	\$ 111,229		Incl	
15/20	601 HAINING RD, HARBOR PROJ	39181	\$ 131,452	AERATOR STRUCTURE	\$ 131,452		Incl	
15/21	601 HAINING RD, HARBOR PROJ	39181	\$ 1,887,516	18 WELLS INCL/ELECT STARTERS	\$ 1,213,403	\$ 674,113	Incl	
15/22	601 HAINING RD, HARBOR PROJ	39181	\$ 101,117	SLUDGE PLANT	\$ 101,117		Incl	
15/23	601 HAINING RD, HARBOR PROJ	39181	\$ 101,117	SLUDGE DEWATERING / 10 PUMPS	\$ 101,117		Incl	
16/24	4430 RIFLE RANGE RD	39181	\$ 250,945	WASTE WATER OFFICE	\$ 174,454	\$ 76,491	Incl	
16/25	4430 RIFLE RANGE RD	39181	\$ 1,697,800	INFLUENT PUMP STATION	\$ 589,576	\$ 1,108,224	Incl	
16/26	4430 RIFLE RANGE RD	39181	\$ 602,874	GRIT CHAMBER	\$ 48,762	\$ 554,112	Incl	
16/27	4430 RIFLE RANGE RD	39181	\$ 376,801	SLUDGE PUMP HOUSE	\$ 110,826	\$ 265,975	Incl	
16/28	4430 RIFLE RANGE RD	39181	\$ 75,358	EFFLUENT PUMP STATION	\$ 75,358		Incl	
16/29	4430 RIFLE RANGE RD	39181	\$ 5,628	WASTE WATER STORAGE BLDG	\$ 5,628		Incl	
17/30	292 RIFLE RANGE RD	39181	\$ 1,467,289	DIGESTER BLDG	\$ 367,933	\$ 1,099,356	Incl	
18/31	2600 DORSEY ST (NEAR FAIRGROUND)	39181	\$ 121,905	WASTE PUMP STATION	\$ 48,762	\$ 73,143	Incl	
19/32	BAZINSKY RD	39181	\$ 172,881	WASTE PUMP STATION	\$ 172,881		Incl	
20/33	900 LEE STREET	39181	\$ 387,169	TICKET OFFICE	\$ 375,169	\$ 12,000	Incl	
20/34	900 LEE STREET	39181	\$ 985,095	PUMP HOUSE	\$ 738,819	\$ 246,276	Incl	
20/35	900 LEE STREET	39181	\$ 6,254	ENTRANCE STRUCTURE	\$ 6,254		Incl	
20/36	900 LEE STREET	39181	\$ 31,264	DOUBLE CANOPY/ BREEZEWAY	\$ 31,264		Incl	
20/37	900 LEE STREET	39181	\$ 22,511	PAVILLION BATHROOM	\$ 22,511		Incl	
21/38	CITY PARK	39181	\$ 44,857	RESTROOMS/ CONCESSION STANDS	\$ 39,393	\$ 5,464	Incl	
22/39	136 HALLS FERRY PARK RD	39181	\$ 247,505	TENNIS COURTS BUILDING	\$ 231,313	\$ 16,192	Incl	Replace - Additional Info Required
22/40	135 HALLS FERRY PARK RD	39181	\$ 44,857	RESTROOM/ CONCESSION STANDS	\$ 39,393	\$ 5,464	Incl	
22/41	130 HALLS FERRY PARK RD	39181	\$ 14,069	2 PRESS BOXES	\$ 14,069		Incl	
22/42	132 HALLS FERRY PARK RD	39181	\$ 19,533	2 CONCESSION STANDS	\$ 14,069	\$ 5,464	Incl	
22/43	133 HALLS FERRY PARK RD	39181	\$ 61,739	2 CONCESSION STANDS-BAZINSKY	\$ 56,275	\$ 5,464	Incl	
22/44	134 HALLS FERRY PARK RD	39181	\$ 22,511	LADY'S SOFTBALL BATHROOM	\$ 22,511		Incl	
22/45	131 HALLS FERRY PARK RD	39181	\$ 1,126	PRESS BOX GIRLS FIELD	\$ 1,126		Incl	
22/46	137 HALLS FERRY PARK RD	39181	\$ 195,265	RECREATION MAINTENANCE #1	\$ 33,765	\$ 161,500	Incl	
22/47	138 HALLS FERRY PARK RD	39181	\$ 195,265	RECREATION MAINTENANCE #2	\$ 33,765	\$ 161,500	Incl	
23/48	401 MISSION 66	39181	\$ 44,857	RESTROOMS/ CONCESSION STANDS	\$ 39,393	\$ 5,464	Incl	
24/49	90 UNION AVE	39181	\$ 101,295	PAVILLION & AUXILIARY BUILDINGS	\$ 101,295		Incl	
25/50	1119 LEEVEE STREET	39181	\$ 123,806	RESTROOM	\$ 123,806		Incl	
25/51	1119 LEEVEE STREET	39181	\$ 22,285	SOUND SYSTEM	\$ 22,285		Incl	
26/52	2501 HALLS FERRY RD	39181	\$ 138,414	EN ROUTE OFFICE	\$ 84,414	\$ 54,000	Incl	

27/53	100 OLD VALLEY MILLS RD	39181	\$ 67,202	ANIMAL CONTROL	\$ 56,275	\$ 10,927	Incl	Remove - Demolished
29/55	326 LOVER'S LANE	39181	\$ 37,142	2 BUILDINGS-CEMETARY	\$ 31,514	\$ 5,628	Incl	
30/56	823 1/2 WASHINGTON ST	39181	\$ 289,354	WAREHOUSE PLUMBING & EQUIPMENT	\$ 180,081	\$ 109,273	Incl	
30/57	823 WASHINGTON ST	39181	\$ 27,975	MASTER TESTING REPAIR, PLUMB SUPP	\$ 22,511	\$ 5,464	Incl	
31/58	813 WASHINGTON ST	39181	\$ 183,250	GAS PLANT OFFICE & REGULATOR GUAGES	\$ 101,295	\$ 81,955	Incl	
32/59	915 CHINA ST	39181	\$ 302,248	SEWER DEPT OFFICE & SHOP -CITY SHOP	\$ 247,612	\$ 54,636	Incl	
33/60	714 FIRST EAST ST	39181	\$ 72,666	TRAFFIC EQUIPMENT STORAGE	\$ 56,275	\$ 16,391	Incl	
34/61	5855 HWY 61 S	39181	\$ 1,257,072	AIRPORT ADMIN BLDG	\$ 1,224,290	\$ 32,782	Incl	
34/62	5855 HWY 61 S	39181	\$ 917,582	AIRPORT 10 BAY NESTED T-HANGARS	\$ 917,582		Incl	
35/63	5875 HWY 61 S	39181	\$ 131,221	HANGAR AT AIRPORT-ERNEST THOMAS	\$ 131,221		Incl	
35/64	5875 HWY 61 S	39181	\$ 66,282	HANGAR AT AIRPORT-ERNEST THOMAS	\$ 66,282		Incl	
36/65	5849 HWY 61 S	39181	\$ 142,511	HANGAR AT AIRPORT-MRC	\$ 142,511		Incl	
37/66	102 ARMY NAVY DR	39181	\$ 323,429	412TH BLDG MAINT DEPT	\$ 287,005	\$ 36,424	Incl	
38/67	1617 WALNUT ST	39181	\$ 1,743,956	ELLIS BUILDING-POLICE	\$ 1,444,206	\$ 299,750	Incl	
38/68	1617 WALNUT ST	39181	\$ 69,300	ELLIS BUILDING-FIRE		\$ 69,300	Incl	
39/69	1202 MAIN ST	39181	\$ 672,367	VICKSBURG ARTS ASSOCIATION ART GALL	\$ 650,512	\$ 21,855	Incl	
40/70	1010 LEVEE ST	39181	\$ 3,481,762	OLD RAILROAD DEPOT	\$ 3,481,762		Incl	
41/71	1701 DR BRIGGS HOPSON BLVD	39181	\$ 222,522	STORAGE (OLD MILLER BLDG)	\$ 211,595	\$ 10,927	Incl	
42/72	923 WALNUT ST	39181	\$ 2,470,727	GERTRUDE A YOUNG JACKSON ST COMMU	\$ 2,319,227	\$ 151,500	Incl	
43/73	1080 ARMY NAVY DR	39181	\$ 2,082,914	STREET/ ROW/ REC/ SEWER OFFICES	\$ 1,946,931	\$ 135,983	Incl	
43/74	1080 A ARMY NAVY DR	39181	\$ 56,275	CONCRETE SHOP	\$ 56,275		Incl	
44/75	1090 ARMY NAVY DR	39181	\$ 55,620	SEWER DEPT	\$ 33,765	\$ 21,855	Incl	
44/76	1090 A ARMY NAVY DR	39181	\$ 22,347	WELDING SHOP	\$ 16,883	\$ 5,464	Incl	
44/77	1090 ARMY NAVY DR	39181	\$ 22,347	STREET DEPT STORAGE BLDG	\$ 16,883	\$ 5,464	Incl	
44/78	1090 ARMY NAVY DR	39181	\$ 32,477	METAL BLDG WAREHOUSE WATER	\$ 27,013	\$ 5,464	Incl	
44/79	1090 ARMY NAVY DR	39181	\$ 32,477	METAL BLDG WAREHOUSE GAS	\$ 27,013	\$ 5,464	Incl	
45/80	3500 PATRICIA ST	39181	\$ 49,994	LANDSCAPING OFFICE/ SHOP	\$ 28,139	\$ 21,855	Incl	
46/81	1300 WASHINGTON ST	39181	\$ 20,853	WASHINGTON / CRAWFORD RESTROOM	\$ 16,883	\$ 3,970	Incl	Replace - Additional Info Required
47/82	103 OLD MILL RD	39181	\$ 596,050	FIRE TRAINING CENTER	\$ 475,600	\$ 120,450	Incl	
48/83	3501 PATRICIA ST	39181	\$ 16,883	BUILDING MAINT OFFICE & SHOP	\$ 16,883		Incl	
49/84	3603 PATRICIA	39181	\$ 33,287	METAL BLDG WAREHOUSE SEWER	\$ 27,823	\$ 5,464	Incl	
50/85	3503 PATRICIA	39181	\$ 53,181	WELDING SHOP	\$ 31,326	\$ 21,855	Incl	
51/86	110 N WASHINGTON ST	39181	\$ 239,418	WATER MAINS OFFICE	\$ 102,827	\$ 136,591	Incl	
52/87	900 LEE STREET	39181	\$ 450,204	PAVILION	\$ 450,204		Incl	
53/88	5855 HWY 61 SOUTH	39181	\$ 313,434	FUEL FARM	\$ 313,434		Incl	
53/89	5855 HWY 61 SOUTH	39181	\$ 122,062	AUTOMATED WEATHER OBSERVATION STA	\$ 122,062		Incl	
53/90	5855 HWY 61 SOUTH	39181	\$ 43,074	PRECISION APPROACH PATH INDICATOR	\$ 43,074		Incl	
53/91	5855 HWY 61 SOUTH	39181	\$ 240,517	AIRPORT RUNWAY LIGHTING	\$ 240,517		Incl	
54/92	100 OLD VALLEY MILLS ROAD	39181	\$ 49,268	ANIMAL CONTROL OFFICE	\$ 38,268	\$ 11,000	Incl	Remove - Demolished
55/93	50 MAXWELL DR	39181	\$ 1,417,174	FIRE STATION #3	\$ 1,215,874	\$ 201,300	Incl	
56/94	MISSION 66 FUZZY JOHNSON PARK	39181	\$ 130,559	BATH ROOMS	\$ 130,559		Incl	
57/95	MISSION 66 FUZZY JOHNSON PARK	39181	\$ 45,020	PAVILLION	\$ 45,020		Incl	
57/98	MISSION 66 FUZZY JOHNSON PARK	39181	\$ 9,387	PLAYGROUND	\$ 9,387		Incl	
57/99	MISSION 66 FUZZY JOHNSON PARK	39181	\$ 3,159	SCOREBOARD	\$ 3,159		Incl	
57/100	MISSION 66 FUZZY JOHNSON PARK	39181	\$ 51,500	BASKETBALL COURT #1	\$ 51,500		Incl	
57/101	MISSION 66 FUZZY JOHNSON PARK	39181	\$ 51,500	BASKETBALL COURT #2	\$ 51,500		Incl	
57/102	MISSION 66 FUZZY JOHNSON PARK	39181	\$ 2,703	PEDESTAL FOUNTAIN	\$ 2,703		Incl	
57/103	MISSION 66 FUZZY JOHNSON PARK	39181	\$ 206,000	BASEBALL FIELD	\$ 206,000		Incl	
57/104	MISSION 66 FUZZY JOHNSON PARK	39181	\$ 4,136	BLEACHERS #1	\$ 4,136		Incl	
57/105	MISSION 66 FUZZY JOHNSON PARK	39181	\$ 4,136	BLEACHERS 2	\$ 4,136		Incl	
57/106	MISSION 66 FUZZY JOHNSON PARK	39181	\$ 7,079	PARKING LOT	\$ 7,079		Incl	
58/96	4845 HWY 61 S (65 Cedars Rd)	39180	\$ 405,183	ANIMAL SHELTER	\$ 405,183		Incl	Update - Increase Limits - Add'l Info Required
59/97	2020 MISSION 66	39180	\$ 766,772	POLICE SURVEILLANCE AND YOUTH CENTE	\$ 509,272	\$ 257,500	Incl	
Totals			\$ 81,442,977		\$ 65,523,211	\$ 15,819,766	\$ 100,000	

Package - Equipment Floater- Inland Marine

Premium & Exposures	Expiring	Proposed
Premium	\$20,712	\$22,146.00
Minimum Type	None	None

Standard Coverages	Expiring	Proposed
Miscellaneous Property Coverage Form		
Scheduled items: Total Limit of Insurance for Scheduled and Blanket Items	\$1,520,807	\$1,520,807
Earth Movement Limitation – Described Property or Locations: Loc.#/Bldg.# all Covered Property		
- Occurrence	\$1,520,807	\$1,520,807
- Annual Aggregate	\$1,520,807	\$1,520,807
Flood Limitation – Described Property or Locations: Loc.#/Bldg.# all Covered Property		
- Occurrence	\$1,520,807	\$1,520,807
- Annual Aggregate	\$1,520,807	\$1,520,807
Contractors Equipment Coverage Form		
Scheduled Equipment -As shown on the most current schedule on file with us. The amount shown on such schedule for each item of equipment is the Limit of Insurance applying to that item - Total Limit of Insurance for All Scheduled Equipment:	\$3,484,621	\$3,484,621
Unscheduled Owned Equipment		
- Total Limit of Insurance for All Unscheduled Owned Equipment:	\$30,000	\$30,000
- Limit Of Insurance for Any One Unscheduled Owned Item of Equipment	\$5,000	\$5,000
Unscheduled Equipment Owned by Others - Limit of Insurance for Any One Unscheduled Item of Equipment Leased, Rented or Borrowed from Others	\$700,000	\$700,000
Total Limit of Insurance for All Items of Equipment - In Any One Occurrence	\$4,214,621	\$4,214,621
Earth Movement Limitation - Described Property or Locations - all Covered Property		
- Occurrence	\$1,000,000	\$1,000,000
- Annual Aggregate	\$1,000,000	\$1,000,000
Flood Limitation - Described Property or Locations - all Covered Property		
- Occurrence	\$1,000,000	\$1,000,000
- Annual Aggregate	\$1,000,000	\$1,000,000

Additional Coverages	Expiring	Proposed
Miscellaneous Property Coverage Form - Scheduled items:		
Coverage Extensions:		
1. Fire Protective Systems:	\$75,000	\$75,000

Additional Coverages	Expiring	Proposed
2. Newly Acquired Property:	\$25,000	\$25,000
3. Preservation Of Property Expense:	\$5,000	\$5,000
4. Valuable Papers And Records:	\$50,000	\$50,000
Additional Coverages:		
1. Claim Data Expense:	\$5,000	\$5,000
2. Debris Removal Increased Limit:	\$75,000	\$75,000
3. Fire Or Police Department Service Charge:	\$25,000	\$25,000
4. Pollutant Cleanup And Removal:	\$25,000	\$25,000
5. Reward Coverage:	\$2,500	\$2,500
Contractors Equipment Coverage Form		
Coverage Extensions		
Business Personal Property In Job Trailers:	\$10,000	\$10,000
Document And Data Restoration Costs:	\$50,000	\$50,000
Fire Protective Systems:	\$75,000	\$75,000
Hauling Property Of Others:	\$100,000	\$100,000
Newly Acquired Equipment - Per Item:	\$250,000	\$250,000
Rental Costs:		
a. Any One Item:	\$5,000	\$5,000
b. Any One Occurrence:	\$25,000	\$25,000
Upgrades To Covered Property:	\$25,000	\$25,000
Additional Coverages		
Claim Data Expenses:	\$5,000	\$5,000
Continuing Rental Payments:		
a. Any One Item:	\$5,000	\$5,000
b. Any One Occurrence:	\$25,000	\$25,000
Contract Penalty:	\$25,000	\$25,000
Debris Removal Increased Limit:	\$75,000	\$75,000
Employee Tools, Equipment And Clothing:		
a. Any One Item:	\$1,000	\$1,000
b. Any One Employee:	\$2,500	\$2,500
c. Any One Occurrence:	\$5,000	\$5,000
Errors Or Unintentional Omissions:	\$100,000	\$100,000
Expediting Expenses:	\$25,000	\$25,000
Expendable Supplies:	\$10,000	\$10,000
Fire Or Police Department Service Charge:	\$25,000	\$25,000
Lost Warranty Or Service Contract:	\$10,000	\$10,000
Pollutant Clean Up And Removal:	\$25,000	\$25,000
Preservation Of Property Expense:	\$50,000	\$50,000
Reward Coverage:	\$2,500	\$2,500

Additional Coverages	Expiring	Proposed
Tracking System Deductible Waiver Amount:	\$10,000	\$10,000
Electronic Vandalism Limit of Insurance - aggregate in any 12-month period of this policy	\$10,000	\$10,000

Deductibles/SIR	Expiring	Proposed
Deductible:	\$5,000	\$5,000
Deductible: Flood	\$50,000	\$50,000
Deductible: Earth Movement	\$25,000	\$25,000
Deductible: Windstorm Or Hail	\$1,000	\$1,000

Valuations	Expiring	Proposed
Actual Cash Value	Scheduled Equipment, Unscheduled Owned Equipment	Scheduled Equipment, Unscheduled Owned Equipment
Replacement Cost	Equipment Owned By Others - Amount for which legally liable, not to exceed replacement cost	Equipment Owned By Others - Amount for which legally liable, not to exceed replacement cost

Coinsurance	Expiring	Proposed
Coinsurance	80%	80%

Endorsements (including but not limited to)
MS Changes-Cancellation and Nonrenewal - IL 02 82
Mississippi Changes - IL F0 90
Common Declarations - IL T0 02
Location Schedule - IL T0 03
Actual Cash Value - IL T0 63
Common Policy Conditions-Deluxe - IL T3 18
Amendment Common Policy Condition - Prohibited Coverage - IL T4 12
Cap on Losses from Certified Acts of Terrorism - IL T4 14
Additional Benefits - IL T4 27
Protection of Property - IL T4 40
MS Changes-Cancellation and Nonrenewal - IL T9 43
Flood Policyholder Notice - PN T0 53
Jurisdictional Inspection & Contact Information Required - PN T1 89
Notice Independent Agent and Broker Compensation - PN T4 54
Not Chg Pol Terms ACV - PN U4 31
Commercial Inland Marine Conditions - CM 00 01
Miscellaneous Property Coverage Form Declarations - CM B0 72
Contractors Equipment Coverage Form Declarations - CM B0 96
Contractors Equipment Supplemental Declarations - CM B0 97
Contractors Equipment Deductible Schedule - CM B0 99
Table of Contents - CM T0 11
Miscellaneous Property Coverage Form - CM T2 39

Endorsements (including but not limited to)

Contractors Equipment Coverage Form - CM T2 42
Federal Terrorism Risk Insurance Act Disclosure - CM T3 98
Earth Movement Deductible - CM T7 53
Earth Movement Limit-Described Property or Locations - CM T7 56
Flood Deductible - CM T7 62
Flood Limit-Described Property or Locations - CM T7 66
Windstorm or Hail Deductible - CM T7 72
Additional Insured - CM T8 83
Loss Payable Provisions - CM T8 94
Flood Deductible - CM U3 49
Flood Limitation-Described Property or Locations - CM U3 52
Windstorm or Hail Deductible - CM U3 59
Earth Movement Deductible - CM U3 65
Earth Movement Limitation-Described Property or Locations - CM U3 67
Electronic Vandalism Limitation & Other Changes - CM U6 17

Exclusions (including but not limited to)

Exclusion of Certain Computer Losses - IL T3 55
Exclusion of Loss Due to Virus or Bacteria - IL T3 82
Inland Marine - Cranes & Rigging Equipment
Inland Marine, Equipment Floater - Mechanical or Equipment Breakdown
Equipment Floater - Pollution
Equipment Floater, EDP, Transit - War and Nuclear Hazard
Equipment Floater, EDP, Transit - Wear and Tear, Gradual Deterioration, or Obsolescence
Equipment Floater - Mold / Fungus
EDP - Utility Service Interruption
EDP - Expected or Intended Loss
EDP - Programming Errors
Transit - Government Authority Exclusion
Inland Marine, Equipment Floater, EDP, Transit - Digital Assets Exclusion - Digital Currency - CM U6 41

Perils Covered:

Type	Description
Special Form Perils	All Risk

Subject to Audit: Not Auditable**Other Significant Terms and Conditions/Restrictions:****Description**

Miscellaneous Property Coverage: \$6,828 Annual Premium
Contractors Equipment Coverage Form - Total Premium Due At Inception: \$15,318
- Scheduled and Unscheduled Owned Equipment: \$15,218
- Leased Or Rented From Others: \$100

Equipment Schedule:

<i>Description</i>	<i>Model</i>	<i>Manufacturer</i>	<i>Id# / Serial Number</i>	<i>Year</i>	<i>Amount</i>
Per Schedule on File		Per Schedule on File			\$5,005,428.00

Unscheduled Equipment:

<i>Description</i>	<i>Maximum Item</i>	<i>Amount of Insurance</i>	<i>Coinsurance %</i>
Equipment Owned by Others		\$700,000.00	80%
Owned Equipment	5,000	\$30,000.00	80%

Inv. Num.	Serial #	Description	Acq. Cost	Dept.	Location	Make	Model
006252	T0410GX906235	Backhoe	\$72,709	401-672	GAS	John Deere	410g
006254	3JW02617	Wheel Loader	\$173,575	001-201	STREET	Caterpillar	950g
006256	4XM03155	Motor Grader	\$176,305	001-201	STREET	Caterpillar	12h
006266	KV0280A480500	Skid Steer	\$38,700	001-201	STREET	John Deere	280
006301	LV0110T110378	Backhoe	\$34,963	001-242	CEMETERY	John Deere	110t1b
006332	21568	Excavator	\$43,939	401-672	GAS	Kubota	lx121-
006446	31940	Excavator	\$54,969	403-676	SEWER	Kubota	K15030
006448	31661	Excavator	\$54,949	400-672	WATER MAINS	Kubota	K18040
006477	000010220607	MANHOLE REHAB MACHINE	\$34,900	403-676	SEWER	Machine Technology	VU14
006483	FF240DX605765	EXCAVATOR	\$219,798	001-201	STREET DEPT	John Deer	240DLC
006484	543178	CONCRETE SAW	\$26,283	001-201	STREET DEPT	Husqvara	X2200-2114MM
006489	159KU10178C381391	TRAILER (CARRY ALL)	\$10,186	403-676	SEWER DEPT		NA
006540	30003	TRACTOR	\$51,092	001-241	ROW DEPT	Kubota	M108SHC
006542	T0410JX175436	BACKHOE 410J	\$98,998	001-201	STREET DEPT	John Deere	410J
006562	4865	JETTER	\$68,730	403-676	SEWER DEPT	Jetter	FR2000
006581	2275348	GENERATOR	\$70,698	001-001	ADMINISTRATION	Kohler	150REZG
006582	2275344	GENERATOR	\$31,594	001-001	ADMINISTRATION	Kohler	45REZG
006583	2275349	GENERATOR	\$48,563	403-673	WASTE WATER OFFICE	Kohler	SOREOZJB
006584	2277110	GENERATOR	\$321,738	403-673	WASTE WATER PLANT	Kohler	1000REOZDD
006597	53167	B26 TRACTOR	\$28,700	001-242	CEMETERY	Kubota	KUBOTA
006609	Z8BD08771	TRACTOR	\$55,750	001-241	ROW BARN	New Holland	T6050
006610	1195274	TELESCOPING FORKLIFT LOADALL	\$70,000	001-201	STREET DEPT	Jacobsen	550-170
006619	2240502	GENERATOR	\$138,265	001-110	820 VETO ST	Kohler	2300REOZJD
006621	20783	KUBOTA	\$57,890	400-672	WATER DEPT	Kubota	KX057R3A
6652	73788	KUBOTA TRACTOR	\$76,061	001-242	ROW	Kubota	TRACTOR
006653	1T0750KXPC234055	JOHN DEERE 750KLG	\$238,000	001-201	STREET DEPT	John Deere	750KLG
006669	51671	KUBOTA WITH BUCKET	\$44,420	400-673	WATER TREATMENT	Kubota	M5140HDC
006712	1DW444KZHF667381	FRONT END LOADER	\$139,925	001-201	STREET DEPT	John Deer	444K
006713	26004	EXCAVATOR	\$69,657	403-676	SEWER	Kubota	K26139
006714	10HSLT185F2000049	TRAILER	\$11,200	403-676	SEWER	HUDSON	HUDSON
006715	10HSLT181F2000050	TRAILER	\$11,200	403-676	SEWER	HUDSON	HUDSON
006716	Z452515A-54152	BOOM LIFT	\$58,830	002-320	CONVENTION CENTER	Genie	Z-45/25J
006723	41991/A5420	KUBOTA TRACTOR W/ QUICK ATTACH	\$46,071	403-673	WASTEWATER	Kubota	KUBOTA
006724	29312	GENERATOR 350KW MOUNTED	\$133,644	403-676	BAZINSKY RD		TD350
006725	29311	GENERATOR 125KW MOUNTED	\$67,460	403-676	RIVER REGION		TD125
006726	29315	GENERATOR 200KW PORTABLE	\$69,810	403-676	SEWER		TMC200
006748	201511050021	AIR COMPRESSOR	\$17,455	401-672	GAS DEPT	Sullair	AIR COMPRESSOR
006749	201511050024	AIR COOMPRESSOR	\$17,455	401-672	GAS DEPT	Sullair	AIR COMPRESSOR
006750	25408	EXCAVATOR	\$70,654	401-672	GAS DEPT	Kubota	KUBOTA
006751	NGC736079	BACKHOE	\$96,000	400-672	WATER MAINOW		CASE 590
006752	NGC736079	BACKHOE	\$96,000	403-676	SEWER DEPT		CASE 590
006753	NGS7D1198	EXCAVATOR	\$133,250	001-201	STREET		CASE
006761	201601120017	AIR COMPRESSOR	\$17,120	400-672	WATER MAIN	Sullair	AIR COMPRESSOR
006762	201601250007	AIR COMPRESSOR	\$17,120	400-672	WATER MAINS	Sullair	AIR COMPRESSOR
006768	10HSLT188H2000002	TRAILER	\$11,900	401-672	GAS DEPT	HUDSON	HSLT18
006770	NT01056M/TB7533	TRACTOR/MOWER	\$103,844	001-241	ROW	New Holland	N25596
006778	ZGLE51584/1HBM1161400	TRACTOR W/ BUSH HOG	\$58,092	401-672	GAS DEPT	New Holland	T4.100
006779	2WF185-01646	FORKLIFT	\$28,600	401-672	GAS DEPT	Nissan	
006780	2NKHMM7X7JM188119	DUMPTRUCK	\$81,192	400-672	WATER MAINS		T370
006802	1FF125GXHG500006	EXCAVATOR	\$165,900	001-201	STREETO	John Deer	
006806	4500Z-AJ05767	KUBOTA SLOPE MOWER	\$31,939	001-311	REC MAINT		
006813	GS32P-151497	32" NARROW SCISSOR LIFT	\$22,694	002-320	CONV CENTER		GS3232
006822	1U9FS162XGA044575	VACTOR TRAILER	\$62,750	403-676	SEWER		
035226	K2700164	SCAG MOWER	\$9,780	001-241	ROW	Scag	TUF TIGER
035232	314625376	EXMARK MOWER	\$10,140	001-311	PARKS AND REC	Exmark	LAZER Z
035233	315622046	EXMARK MOWER W/VAC DUMP	\$12,564	001-311	PARKS AND REC	Exmark	LAZER Z
035885	M0501007	SCAG MOWER	\$10,400	001-241	R.O.W		
6824	NT02032M	POWER SHUTTLE TRACTOR	\$84,702	001-241	R.O.W	HOLLAND	
6826	29332	Excavator	\$69,893	400-672	WATER MAIN	KUBOTA	
6827	1T0450KHJF325332	BULLDOZER	\$103,533	001-201	STREET	JOHN DEERE	450K
6829	156760/1708231226220	CONCRETE SAW	\$12,630	001-220	TRAFFIC	DIAMOND PR	CC3535JBV-20
6835	1T0333GMJF338625	JD SKID STEER 333G	\$74,160	001-201	STREET		
6843	29827	Excavator	\$70,055			Kubota	KX0574R3A
6882	1FF250GXAMF611679	Excavator	\$254,900	001-201	STREET	John Deere	250GLC
6884	NT02815M	Tractor	\$96,676	001-241	R.O.W.	New Holland	T56.110
6895	1U9FS1621MA044766	Trailer Jet	\$89,598	403-676	SEWER	Trailer Jet	UJ 3036
6896	KBCD247CVM3G10354	Excavator	\$52,570	001-242	CEMETERY	Kubota	U48-551A
6917	KBCD237CAN3C13837	Excavator	\$72,290	400-672	WATER DEPT.	Kubota	KX057-SRAP
TOTAL			\$5,005,428				

Automobile Physical Damage

Carrier Information	Expiring	Proposed
Policy Term	12/31/2024 - 12/31/2025	12/31/2025 - 12/31/2026
Carrier	The Travelers Indemnity Company of CT	The Travelers Indemnity Company of CT
A.M. Best Rating	A++ XV	A++ XV
Admitted/Non-Admitted	Admitted	Admitted
Payment Plan	Full Pay	Full Pay
Payment Method	Agency Bill	Agency Bill

Premium & Exposures	Expiring	Proposed
Premium	\$39,146.00	\$43,875.00
Exposure / TIV	102 Units / \$12,558,149 TIV	100 Units / \$11,913,487 TIV
TRIA	Included	Included
Minimum Type	None	None
Estimated Cost	\$39,146.00	\$43,875.00

Standard Coverages (Symbol)	Expiring	Proposed
Comprehensive (2)	Actual Cash Value	Actual Cash Value
Collision (2)	Actual Cash Value	Actual Cash Value

Deductibles/SIR	Expiring	Proposed
Deductible - Comprehensive	\$25,000	\$25,000
Deductible - Collision	\$25,000	\$25,000

Endorsements (including but not limited to)
Public Entity Auto Extension

Subject to Audit: Composite Rated

Auditable Exposures:

Description	Expiring Exposure	Renewal Exposure
Units	102 Units	100 Units

Covered Autos:

Symbol	Symbol Name	Description of Covered Auto Designation Symbols
1	Any Auto	
2	Owned Autos Only	Only those autos you own (and for Liability Coverage any trailers you don't own while attached to power units you own). This includes those autos you acquire ownership of after the policy begins.
3	Owned Private Passenger Autos Only	Only the private passenger autos you own. This includes those private passenger autos you acquire ownership of after the policy begins.
4	Owned Autos Other Than Private Passenger Autos Only	Only those autos you own that are not of the private passenger type (and for Liability Coverage any trailers you don't own while attached to power units you own). This includes those autos not of the private passenger type you acquire ownership of after the policy begins.

Covered Autos:

Symbol	Symbol Name	Description of Covered Auto Designation Symbols
5	Owned Autos Subject To No-Fault	Only those autos you own that are required to have No-Fault benefits in the state where they are licensed or principally garaged. This includes those autos you acquire ownership of after the policy begins provided they are required to have No-Fault benefits in the state where they are licensed or principally garaged.
6	Owned Autos Subject To A Compulsory Uninsured Motorists Law	Only those autos you own that because of the law in the state where they are licensed or principally garaged are required to have and cannot reject Uninsured Motorists Coverage. This includes those autos you acquire ownership of after the policy begins provided they are subject to the same state uninsured motorists' requirement.
7	Specifically Described Autos	Only those autos described in Item Three of the Declarations for which a premium charge is shown (and for Liability Coverage any trailers you don't own while attached to any power unit described in Item Three).
8	Hired Autos Only	Only those autos you lease, hire, rent or borrow. This does not include any auto you lease, hire, rent, or borrow from any of your employees, partners (if you are a partnership), members (if you are a limited liability company) or members of their households.
9	Nonowned Autos Only	Only those autos you do not own, lease, hire, rent or borrow that are used in connection with your business. This includes autos owned by your employees, partners (if you are a partnership), members (if you are a limited liability company), or members of their households but only while used in your business or your personal affairs.
19	Mobile Equipment Subject To Compulsory Or Financial Responsibility Or Other Motor Vehicle Insurance Law Only	Only those autos that are land vehicles and that would qualify under the definition of mobile equipment under this policy if they were not subject to a compulsory or financial responsibility law or other motor vehicle insurance law where they are licensed or principally garaged.

Vehicles:

Veh#	Year	Make Model	VIN	Cost New	Rating Class	Deduct OTC	Deduct Coll
1	1993	Emergency 1 / Hurricane	4ENDABA8XP1002499	\$0	334	\$25,000	\$25,000
2	2000	Eone / Co44	4EN5AAA8XY1000865	\$273,533	334	\$25,000	\$25,000
3	2000	Emergency One / Co44	4EN5AAA81Y1000866	\$273,533	334	\$25,000	\$25,000
4	2002	Emergency One / Platform	4EN3ABA8911003579	\$639,716	334	\$25,000	\$25,000
5	2002	Freightliner / FI80	1FVKBXAKX3HK31557	\$79,048		\$25,000	\$25,000
6	2003	Sterling / Super E	2FWJAZCVX3AM02419	\$66,985	364	\$25,000	\$25,000
7	2006	Ford / F550	1FDAF56P56EC09178	\$94,375	234	\$25,000	\$25,000
8	2008	Ferrara / Custom	44KFT42807WZ21034	\$255,680	334	\$25,000	\$25,000
9	2012	Ford / F550	1FDOW5HT4CEA73711	\$135,000	234	\$25,000	\$25,000
10	2013	International / 4300	3HAMMAAR6DL201009	\$74,395	334	\$25,000	\$25,000
11	2012	Ford / F450	1FDUF4GY5CEB79478	\$54,956	234	\$25,000	\$25,000
12	2013	Ford / F450	1FDU4GY7DEB30431	\$285,800	234	\$25,000	\$25,000

Vehicles:

<i>Veh#</i>	<i>Year</i>	<i>Make Model</i>	<i>VIN</i>	<i>Cost New</i>	<i>Rating Class</i>	<i>Deduct OTC</i>	<i>Deduct Coll</i>
13	2013	Freightliner / 108SP	1FVAG5CY0EHFN6243	\$141,495	334	\$25,000	\$25,000
14	2014	Pierce / PIERCE ARROW XT	4P1CA01A3EA013965	\$400,000	234	\$25,000	\$25,000
15	2014	Pierce / PIERCE ARROW XT	4P1CA01A5EA013966	\$400,000		\$25,000	\$25,000
16	2015	Ford / F550	1FD0W5GY0FEB05040	\$86,192	234	\$25,000	\$25,000
17	2015	Ford / F550XL	1FD0W5GY3FEC90362	\$40,732	234	\$25,000	\$25,000
18	2015	3 Com / APOLLO BUS	4UZADFD79FCHA5574	\$175,020	334	\$25,000	\$25,000
19	2015	Freightliner / M2106	1FVACXDT8GHHE7174	\$174,500	334	\$25,000	\$25,000
20	2016	Ford / E450	1FDXE4FS5GDC07899	\$125,358	234	\$25,000	\$25,000
21	2016	Dodge / RAM	3C6UR5CJXGG324188	\$40,502	034	\$25,000	\$25,000
22	2016	Ford / F350	1FD8W3H64GEB97629	\$76,817	234	\$25,000	\$25,000
23	2016	Ford / E450	1FDXE4FS0GDC34900	\$77,758	234	\$25,000	\$25,000
24	2016	Eone / TYPHOON CHASSIS	4EN6AAA86G1000381	\$494,206	334	\$25,000	\$25,000
25	2016	Freightliner / 114SD	1FVHG3DV9GHGZ0078	\$133,500		\$25,000	\$25,000
26	2017	Ford / F350	1FD8W3G69HEC80993	\$35,317	234	\$25,000	\$25,000
27	2018	Western Star / truck	5KKHAVDV3JLJR5075	\$109,559		\$25,000	\$25,000
28	2018	Kenworth / truck	2NKHMM7X7JM188119	\$81,120	334	\$25,000	\$25,000
29	2017	Eone / TYPHOON CHASSIS	4EN6AAA85H1001166	\$752,643	334	\$25,000	\$25,000
30	2017	Freightliner / M2106	1FVACXFC4JHJR3010	\$136,313	334	\$25,000	\$25,000
31	2018	Dodge / RAM	3C7WRMAJ3JG205651	\$31,645	034	\$25,000	\$25,000
32	2018	Dodge / RAM	3C7WRMEJ2JG205649	\$34,211	034	\$25,000	\$25,000
33	2018	Dodge / RAM	3C7WRMAJ1JG205650	\$31,645	034	\$25,000	\$25,000
34	2018	FORD / F550	1FDUF5GY7JDA02634	\$108,888	234	\$25,000	\$25,000
35	2018	Ford / E450	1FDXE4FS0JDC03430	\$163,040	234	\$25,000	\$25,000
36	2018	Ford / F450	1FD0W4GY7JEC93655	\$34,142	234	\$25,000	\$25,000
37	2019	FORD / F350	1FD8W3G62KED69778	\$30,838	234	\$25,000	\$25,000
38	2020	Kenworth / T880	1XKZD49X0LJ407872	\$142,977	334	\$25,000	\$25,000
39	2011	CHEVROLET / G4500	1GB6G5CL9B1117358	\$65,262	234	\$25,000	\$25,000
40	2020	Kenworth / T370 DMP TRK	2NKHMM7XXLM401793	\$90,000	334	\$25,000	\$25,000
41	2020	Kenworth / T370 DMP TRK	2NKHMM7X1LM401794	\$90,000	334	\$25,000	\$25,000

Vehicles:

<i>Veh#</i>	<i>Year</i>	<i>Make Model</i>	<i>VIN</i>	<i>Cost New</i>	<i>Rating Class</i>	<i>Deduct OTC</i>	<i>Deduct Coll</i>
42	2019	CHEVROLET / TAHOE	1GNSKFEC7KR379111	\$35,875	034	\$25,000	\$25,000
43	2019	FORD / R2C TRANSIT 250	1FTRY2CG9KKB39354	\$49,902	334	\$25,000	\$25,000
44	2019	FORD / E450	1FDXE4FS5KDC33203	\$89,500	234	\$25,000	\$25,000
45	2021	Freightliner / M2106	3ALACXFC7MDMM8761	\$88,000	334	\$25,000	\$25,000
46	2021	ferrara / Rescue	1FD0W5HT5MED21823	\$213,253	234	\$25,000	\$25,000
47	2021	Ram / 1500	1C6RR6FG1MS576072	\$33,625	034	\$25,000	\$25,000
48	2021	Ram / 1500	1C6RR6FGXMS576071	\$33,625	034	\$25,000	\$25,000
49	2021	Dodge / Durango	1C4RDHFG4MC693691	\$27,610	034	\$25,000	\$25,000
50	2021	Dodge / Charger PPV	2C3CDXAT1MH678197	\$28,500	034	\$25,000	\$25,000
51	2021	Dodge / Charger PPV	2C3CDXAT6MH669432	\$28,500	034	\$25,000	\$25,000
52	2021	Dodge / Charger PPV	2C3CDXAT7MH664000	\$28,500	034	\$25,000	\$25,000
53	2021	Dodge / Charger PPV	2C3CDXAT4MH669428	\$28,500	034	\$25,000	\$25,000
54	2021	Dodge / Charger PPV	2C3CDXAT3MH678198	\$28,500	034	\$25,000	\$25,000
55	2022	E-ONE / Typhoon Custom Pumpe	4EN6AAA83N1004840	\$559,513	334	\$25,000	\$25,000
56	2022	E-ONE / Typhoon Custom Pumpe	4EN6AAA87N1004842	\$547,600	334	\$25,000	\$25,000
57	2023	Freightliner / M2106	3ALACXFC2PDNW2719	\$255,260	334	\$25,000	\$25,000
58	2023	Ford / E-450	1FDXE4FN4PDD15117	\$207,633	234	\$25,000	\$25,000
59	2023	Ford / E-450	1FDXE4FN2PDD11986	\$207,633	234	\$25,000	\$25,000
60	2022	Ford / E-350	1FD8W3D65NEG17000	\$34,274	234	\$25,000	\$25,000
61	2022	Ford / E-350	1FD8W3D67NEG17001	\$34,274	234	\$25,000	\$25,000
62	2023	Trolley / Villager	1F66F5DNXP0A02945	\$255,200	334	\$25,000	\$25,000
63	2024	GMC / Sierra 3500 4x4	1GD49SE79RF160240	\$56,990	234	\$25,000	\$25,000
64	2023	Dodge / Charger PPV	2C3CDXAT3PH588618	\$37,495	034	\$25,000	\$25,000
65	2023	Dodge / Charger PPV	2C3CDXATXPH592164	\$37,495	034	\$25,000	\$25,000
66	2023	Dodge / Charger PPV	2C3CDXKG1PH539712	\$33,900	034	\$25,000	\$25,000
67	2023	Dodge / Charger PPV	2C3CDXKG3PH539713	\$33,900	034	\$25,000	\$25,000
68	2023	Dodge / Durango Pursuit	1C4SDJFT3PC715206	\$40,920	034	\$25,000	\$25,000
69	2024	Dodge / Ram 2500 4x4	3C6UR5CJ7RG138188	\$58,615	034	\$25,000	\$25,000
70	2023	Dodge / Ram 1500	3C6RR7KT0PG657780	\$45,139	034	\$25,000	\$25,000
71	2023	Dodge / Ram 1500	1C6RR7XT9PS592249	\$41,840	034	\$25,000	\$25,000

Vehicles:

<i>Veh#</i>	<i>Year</i>	<i>Make Model</i>	<i>VIN</i>	<i>Cost New</i>	<i>Rating Class</i>	<i>Deduct OTC</i>	<i>Deduct Coll</i>
72	2023	Dodge / Ram 1500	1C6RR7XT5PS592250	\$42,112	034	\$25,000	\$25,000
73	2023	Ford / F-450	1FD0W4GN9PED69701	\$47,454	234	\$25,000	\$25,000
74	2023	Dodge / Ram 3500	3C7WRTCL5PG583732	\$72,318	234	\$25,000	\$25,000
75	2024	Ford / F-350	1FT8W3BA0RED24865	\$48,364	234	\$25,000	\$25,000
76	2024	Ford / F-350	1FT8W3BA0RED25370	\$48,364	234	\$25,000	\$25,000
77	2024	Ford / E-450	1FDXE4FN6RDD07216	\$165,000	234	\$25,000	\$25,000
78	2024	Ford / E-450	1FDXE4FN8RDD07217	\$165,000	234	\$25,000	\$25,000
79	2024	Freightliner / 114SD	3ALAG3FE3RDVG7487	\$475,000	334	\$25,000	\$25,000
80	2025	Kenworth / T480	2NK5LJ0X0SM167902	\$198,000	334	\$25,000	\$25,000
81	2025	Dodge / Durango PPV	1C4SDJFT2SC526796	\$43,230	034	\$25,000	\$25,000
82	2025	Dodge / Durango PPV	1C4SDJFT4SC526797	\$43,230	034	\$25,000	\$25,000
83	2025	Dodge / Durango PPV	1C4SDJFT6SC526798	\$43,230	034	\$25,000	\$25,000
84	2025	Dodge / Durango PPV	1C4SDJFT8SC526799	\$43,230	034	\$25,000	\$25,000
85	2025	Dodge / Durango PPV	1C4SDJFT0SC526800	\$43,230	034	\$25,000	\$25,000
86	2025	Dodge / Durango PPV	1C4SDJFT2SC526801	\$43,230	034	\$25,000	\$25,000
87	2025	Dodge / Durango PPV	1C4SDJFT4SC526802	\$43,230	034	\$25,000	\$25,000
88	2025	Dodge / Durango PPV	1C4SDJFT6SC526803	\$43,230	034	\$25,000	\$25,000
89	2025	Dodge / Durango PPV	1C4SDJFT8SC526804	\$43,230	034	\$25,000	\$25,000
90	2025	Dodge / Durango PPV	1C4SDJFT0SC526795	\$43,230	034	\$25,000	\$25,000
91	2025	Ford / F-450	1FD0W4HN6SEC65805	\$56,692	234	\$25,000	\$25,000
92	2025	Ford / F-450	1FD0W4HN4SEC70646	\$56,692	234	\$25,000	\$25,000
93	2025	Ford / F-450	1FD0W4HN7SEC70740	\$56,692	234	\$25,000	\$25,000
94	2025	Ford / F-350	1FDRF3GN1SEC78982	\$47,619	234	\$25,000	\$25,000
95	2025	Ram / 3500	3C63RRGJ7SG562019	\$45,360	234	\$25,000	\$25,000
96	2025	Ram / 3500	3C63RRGJ5SG562018	\$45,360	234	\$25,000	\$25,000
97	2025	Ram / 1500	1C6RRFGG6SN755752	\$46,460	034	\$25,000	\$25,000
98	2025	Ram / 1500	1C6RRFGG8SN755753	\$39,970	034	\$25,000	\$25,000
99	2025	Ram / 2500	3C6UR5CJ3SG561310	\$43,229	034	\$25,000	\$25,000
100	2025	Ram / 2500	3C6UR5CJ9TG160796	\$43,229	034	\$25,000	\$25,000

Drivers:

Driver Name	State	Drives Other Car
See Schedule on File		No

Airport Owners and Operators Liability

Carrier Information	Expiring	Proposed
Policy Term	12/31/2024 - 12/31/2025	12/31/2025 - 12/31/2026
Carrier	Old Republic Insurance Company	Old Republic Insurance Company
A.M. Best Rating	A+ XV	A+ XV
Admitted/Non-Admitted	Admitted	Admitted
Payment Plan	Full Pay	Full Pay
Payment Method	Agency Bill	Agency Bill

Premium & Exposures	Expiring	Proposed
Premium	\$9,082.00	\$5,900.00
Minimum Type	None	None
Estimated Cost	\$9,082.00	\$5,900.00

Standard Coverages	Expiring	Proposed
Hangarkeepers Limit Any One Aircraft	\$200,000	\$200,000
Hangarkeepers Limit Any One Occurrence	\$200,000	\$200,000
Products-Completed Operations Aggregate Limit	\$2,000,000	\$2,000,000
Medical Expense Limit - Any One Person	\$3,000	\$3,000
Medical Expense Limit - Any One Occurrence	\$15,000	\$15,000
Personal Injury and Advertising Injury Aggregate Limit	\$2,000,000	\$2,000,000
Malpractice Aggregate Limit	\$2,000,000	\$2,000,000
Each Occurrence Limit	\$2,000,000	\$2,000,000
Fire Damage Limit Any One Fire	\$100,000	\$100,000
Non-Owned Aircraft Liability	Not Covered	Not Covered

Optional Coverages	Expiring	Proposed
Optional War/Extended Coverage	Rejected	If opting to include: Additional Premium \$590
Optional Terrorism	Rejected	If opting to include: Additional Premium \$590

Deductibles/SIR	Expiring	Proposed
Deductible: Each Occurrence or Offense	\$1,000	\$1,000
Deductible: Hangarkeepers Liability Any One Aircraft Deductible	\$5,000	\$5,000
Deductible: Hangarkeepers Liability Any One Occurrence Deductible	\$5,000	\$5,000
Deductible: All other Coverages Aggregate Deductible	\$1,000	\$1,000

Deductibles/SIR	Expiring	Proposed
Deductible: All other Coverages Each Occurrence or Offense Deductible	\$1,000	\$1,000

Form Type	Expiring	Proposed
Form Type	Airport Owners and Operators Liability	Airport Owners and Operators Liability -

Endorsements (including but not limited to)
Policy form - PR 201/202 (11/01)
Amendment of Noise and Pollution & Other Perils - PR204
Amendment of Deductible Amounts and Conditions - PR210
Fees and Expenses included within Deductible Endorsement - PR212
Immunity Waiver Endorsement - PR220
Deletion of Non-owned Aircraft Liability Coverage - PR223
Personal Injury Limitation Endorsement - PR242
Medical Expense Occurrence Limit - PR267
Date Recognition Limited Coverage Endorsement - 2002A
Mississippi Changes – Cancellation and Nonrenewal - PRMSC

Exclusions (including but not limited to)
General Liability - War and Nuclear Hazard
General Liability - Mold / Fungus
General Liability - Bodily Injury and Property Damage from pollutants - Absolute Exclusion
General Liability - Losses arising from the ownership maintenance or use of aircraft (including drones), autos, or watercraft, with some minor exceptions including certain contractual obligations
General Liability - Employment Related Practices Exclusion
General Liability - Liquor Liability Exclusion
General Liability - Aircraft Products Exclusion
General Liability - Professional Liability Exclusion
General Liability - Real Property in Your Care, Custody, and Control Exclusion
General Liability - Absolute Asbestos Exclusion
General Liability - Absolute Lead Exclusion
General Liability - Nuclear Risk Exclusion Clause - PR237
General Liability - Airport Parachuting Exclusion - PR258
General Liability - Asbestos Exclusion - PA313
General Liability - Date Recognition Exclusion Endorsement - 2000a
General Liability - Exclusions of Certified Acts of Terrorism - CTXGA

Binding Requirements:

Description
Subject To:
- Signed Policyholder Disclosure - Offer Of Terrorism Insurance Coverage

Crime

Carrier Information	Expiring	Proposed
Policy Term	12/31/2024 - 12/31/2025	12/31/2025 - 12/31/2026
Carrier	Hiscox Insurance Company Inc.	Hiscox Insurance Company Inc.
A.M. Best Rating	A XV	A XV
Admitted/Non-Admitted	Admitted	Admitted
Payment Plan	Full Pay	Full Pay
Payment Method	Agency Bill	Agency Bill

Premium & Exposures	Expiring	Proposed
Premium	\$3,570.00	\$3,570.00
- Broker Fee - RPS		\$250.00
Minimum Type	None	None
Estimated Cost	\$3,570.00	\$3,820.00

Standard Coverages	Expiring	Proposed
Insuring Agreement A: Fidelity		
1) Employee Theft	\$350,000 Per Occurrence	\$350,000 Per Occurrence
2) Third Parties' Property	\$350,000 Per Occurrence	\$350,000 Per Occurrence
Insuring Agreement B: Forgery		
1) Checks	\$350,000 Per Occurrence	\$350,000 Per Occurrence
2) Payment Cards	\$350,000 Per Occurrence	\$350,000 Per Occurrence
3) Counterfeit	\$350,000 Per Occurrence	\$350,000 Per Occurrence
Insuring Agreement C: Inside and Outside Loss		
1) Inside Premises	\$350,000 Per Occurrence	\$350,000 Per Occurrence
2) Outside Transit	\$350,000 Per Occurrence	\$350,000 Per Occurrence
Insuring Agreement D: Tech Fraud		
1) Computer	\$350,000 Per Occurrence	\$350,000 Per Occurrence
2) Funds Transfer	\$350,000 Per Occurrence	\$350,000 Per Occurrence
3) Cyber Deception	\$100,000 Per Occurrence	\$100,000 Per Occurrence
Claim Expense	\$100,000 Per Occurrence (Shared with limit applicable to loss)	\$100,000 Per Occurrence (Shared with limit applicable to loss)

Optional Coverages	Expiring	Proposed
Option 2: \$4,244 Premium + \$250 Fee = \$4,494	\$350,000	Limit: \$500,000 Deductible \$3,000
Option 3: \$5,371 Premium + \$250 Fee = \$5,621	\$350,000	Limit: \$1,000,000 Deductible \$5,000

Deductibles/SIR	Expiring	Proposed
Deductible - Employee Theft	\$3,000 Per Occurrence	\$3,000 Per Occurrence
Deductible - Third Parties' Property	\$3,000 Per Occurrence	\$3,000 Per Occurrence
Deductible - Checks	\$3,000 Per Occurrence	\$3,000 Per Occurrence
Deductible - Payment Cards	\$3,000 Per Occurrence	\$3,000 Per Occurrence

Deductibles/SIR	Expiring	Proposed
Deductible - Counterfeit	\$3,000 Per Occurrence	\$3,000 Per Occurrence
Deductible - Inside Premises	\$3,000 Per Occurrence	\$3,000 Per Occurrence
Deductible - Outside Transit	\$3,000 Per Occurrence	\$3,000 Per Occurrence
Deductible - Computer	\$3,000 Per Occurrence	\$3,000 Per Occurrence
Deductible - Funds Transfer	\$3,000 Per Occurrence	\$3,000 Per Occurrence
Deductible - Cyber Deception	\$10,000 Per Occurrence	\$10,000 Per Occurrence

Form Type	Expiring	Proposed
Form Type - Crime	Discovery	Discovery

Endorsements (including but not limited to)
Mississippi Amendatory Endorsement - CSUCRI E1092 MS (07/17)
Amend Definition of Extortion Endorsement (Ransomware; Virus) - CSUCRI E1761 CW (06/20)
Amend War or Military Action Exclusion (Cyberwarfare and NCBR) - CSUCRI E1779 CW (03/23)
General Terms and Conditions - CSU P0001A CW (12-22)
Crime Coverage Part - CSUCRI P0001A CW (12/22)
Economic and Trade Sanctions Policyholder Notice - INT N001 CW 01 09

Exclusions (including but not limited to)
Government Action Exclusion
Third Party Employee Dishonesty
Accounting or Arithmetic Errors
Voluntary Parting of Property
Loss in which the existence of such loss is only proved by a profit and loss comparison or inventory records
Any theft or criminal act committed by a partner of the insured
Employee Dishonesty (does not apply to Employee Theft Coverage)
Biometric Data Exclusion Endorsement - CSUCRI E1783 CW (04/24)

Binding Requirements:

Description
Subject to
- The previously submitted Application, currently signed and dated
- Please provide prior year-end revenue

Other Significant Terms and Conditions/Restrictions:

Description
Cancellation - At binding, you commit to any provisions contained herein such as Minimum Earned Premiums. There are no flat cancellations allowed. Fees are fully earned and non-refundable
All Crime Limits and Deductibles apply on a Per Occurrence Basis and are not shared with any other Coverage Part Limits Claim Expenses is on a Per Occurrence Basis and is a part of, and not in addition to, the limit applicable to the loss

Cyber Liability – Option 1

Carrier Information	Expiring	Proposed
Policy Term	6/4/2024 - 12/31/2025	12/31/2025 - 12/31/2026
Carrier	Travelers Casualty and Surety Co of America	Travelers Casualty and Surety Co of America
A.M. Best Rating	A++ XV	A++ XV
Admitted/Non-Admitted	Admitted	Admitted
Payment Plan	Full Pay	Full Pay
Payment Method	Agency Bill	Agency Bill

Premium & Exposures	Expiring	Proposed
Premium	\$21,571.00	\$20,626.00
Minimum Type	None	None
Estimated Cost	\$21,571.00	\$20,626.00

Standard Coverages	Expiring	Proposed
Liability		
Privacy and Security	\$1,000,000	\$1,000,000
Payment Card Costs	\$1,000,000	\$1,000,000
Media	\$1,000,000	\$1,000,000
Regulatory Proceedings	\$1,000,000	\$1,000,000
Breach Response		
Privacy Breach Notification	\$1,000,000	\$1,000,000
Computer and Legal Experts	\$1,000,000	\$1,000,000
Betterment	\$100,000	\$100,000
Cyber Extortion	\$1,000,000	\$1,000,000
Data Restoration	\$1,000,000	\$1,000,000
Public Relations	\$1,000,000	\$1,000,000
Cyber Crime		
Computer Fraud	\$1,000,000	\$1,000,000
Funds Transfer Fraud	\$1,000,000	\$1,000,000
Social Engineering Fraud	\$100,000	\$100,000
Telecom Fraud	\$100,000	\$100,000
Business Loss		
Business Interruption	\$1,000,000	\$1,000,000
Dependent Business Interruption	\$100,000	\$100,000
Dependent Business Interruption – System Failure	\$100,000	\$100,000
Dependent Business Interruption - Outsource Provider	\$100,000	\$100,000
Dependent Business Interruption – Outsource Provider – System Failure	\$100,000	\$100,000
Reputation Harm	\$250,000	\$250,000
System Failure	\$1,000,000	\$1,000,000

Additional Coverages	Expiring	Proposed
Additional First Party Provisions		
Period of Restoration	180 days	180 days
Period of Indemnity	30 days	30 days
Reputational Harm Period	60 days	60 Days
Time Franchise	8 hours	8 Hours

Deductibles/SIR	Expiring	Proposed
Retention - Liability	\$5,000	\$5,000
Retention - Breach Response	\$5,000	\$5,000
Retention - Cyber Crime	\$5,000	\$5,000
Retention - Business Loss	\$5,000 – Reputational Harm	\$5,000 – Reputational Harm

Defense Limitations	Expiring	Proposed
Applies \ Other	Defense Within Limits: The Limit available to pay settlements or judgments will be reduced, and may be completely exhausted, by Defense Costs, and any retention will be applied against Defense Costs.	Defense Within Limits: The Limit available to pay settlements or judgments will be reduced, and may be completely exhausted, by Defense Costs, and any retention will be applied against Defense Costs.

Form Type	Expiring	Proposed
Form Type	Claims-Made	Claims-Made
Retroactive Date	N/A	N/A
Pending & Prior Date	June 04, 2018	June 04, 2018

Definition Of Claim:
Refer to policy form

Run Off Provisions:
Refer to policy form

Incident/Claim Reporting Provision:
Refer to policy form

Claims Made Disclaimer:
Should you elect to change carriers (if a new retroactive date is provided) or non-renew this policy, a supplemental extended reporting endorsement may be available subject to policy terms and conditions. You must request the extended reporting period in writing to the carrier within ([Days To Extend]) days of the expiration date. The cost of this extended reporting period is [Percent Cost]% of the annual premium and is fully earned. The extended reporting period extends only to those claims made during the extended reporting period for wrongful acts that occurred prior to the expiration date and would have been covered by the policy. Claims must be reported to the carrier within ([Days To Report]) days of the end of the policy period. The extended reporting period does not increase the limits of liability and is subject to all policy terms, conditions and exclusions.

Endorsements (including but not limited to)
Declarations: AFE-15001-0620
General Conditions: AFE-16001-0119

Endorsements (including but not limited to)

CyberRisk Declarations: CYB-15001-0620

CyberRisk Coverage: CYB-16001-0620

CyberRisk Table of Contents: CYB-16001-TOC-0620

Mississippi Changes Endorsement: AFE-17014-0620

Cap On Losses From Certified Acts Of Terrorism Endorsement: AFE-19029-0719

Federal Terrorism Risk Insurance Act Disclosure Endorsement: AFE-19030-0920

Dependent Business Interruption - System Failure Endorsement: CYB-19102-0620

Dependent Business Interruption - Outsource Provider Endorsement: CYB-19104-0620

Conviction Reward Endorsement: CYB-19105-0119

Vendor Or Client Payment Fraud Endorsement: CYB-19122-0519

Bricked Equipment Endorsement: CYB-19123-0519

Binding Requirements:**Description**

Subject To:

- Signed and dated applications

Other Significant Terms and Conditions/Restrictions:**Description**

Knowledge Date: June 04, 2018

Betterment Coparticipation: 50%

Cyber Liability – Option 2

Carrier Information	Expiring	Proposed
Policy Term	6/4/2024 - 12/31/2025	12/31/2025 - 12/31/2026
Carrier	Travelers Casualty and Surety Co of America	Underwriters at Lloyd's London
A.M. Best Rating	A++ XV	A XV
Admitted/Non-Admitted	Admitted	Non-Admitted
Payment Plan	Full Pay	Full Pay
Payment Method	Agency Bill	Agency Bill

Premium & Exposures	Expiring	Proposed
Premium	\$21,571.00	\$13,820.00
MS Surplus Lines Tax		\$624.60
MS Stamping Fee		\$39.04
MWUA Tax		\$468.45
- Policy Administration Fee		\$295.00
- Broker Fees		\$1,500.00
TRIA		Included
Minimum Type	None	None
Estimated Cost	\$21,571.00	\$16,747.09

Standard Coverages	Expiring	Proposed
Insuring Clause 1: Cyber Incident Response		
Section A: Incident Response Costs - Each and Every Claim	\$1,000,000	\$1,000,000
Section B: Legal and Regulatory Costs - Each and Every Claim	\$1,000,000	\$1,000,000
Section C: IT Security and Forensic Costs - Each and Every Claim	\$1,000,000	\$1,000,000
Section D: Crisis Communication Costs - Each and Every Claim	\$1,000,000	\$1,000,000
Section E: Privacy Breach Management Costs - Each and Every Claim	\$1,000,000	\$1,000,000
Section F: Third Party Privacy Breach Management Costs - Each and Every Claim	\$1,000,000	\$1,000,000
Section G: Post Breach Remediation Costs - Each and Every Claim, Subject to a Maximum of 10% of all Sums we Have Paid as a Direct Result of the Cyber Event		\$50,000
Insuring Clause 2: Cyber Crime		
Section A: Funds Transfer Fraud - Each and Every Claim	\$1,000,000	\$250,000 (Reduced Coverage)

Standard Coverages	Expiring	Proposed
Section B: Invoice Manipulation - Each and Every Claim	\$100,000	\$250,000 <i>(Improved Coverage)</i>
Section C: New Vendor Fraud - Each and Every Claim	\$100,000	\$250,000
Section D: Physical Goods Fraud - Each and Every Claim	\$1,000,000	\$250,000 <i>(Reduced Coverage)</i>
Section E: Theft of Personal Funds - Each and Every Claim		\$250,000
Section F: Corporate Identity Theft - Each and Every Claim		\$250,000
Section G: Theft of Funds Held in Escrow - Each and Every Claim		\$250,000
Section H: Theft of Client Funds - Each and Every Claim		\$50,000
Section I: Customer Payment Fraud - Each and Every Claim	\$100,000	\$50,000 <i>(Reduced Coverage)</i>
Section J: Telephone Hacking - Each and Every Claim	\$100,000	\$250,000 <i>(Improved Coverage)</i>
Section K: Unauthorized use of Computer Resources - Each and Every Claim	N/A	\$500,000
Insuring Clause 3: Cyber Extortion		
Cyber Extortion - Each and Every Claim	\$1,000,000	\$1,000,000
Insuring Clause 4: System Damage and Business Interruption		
Section A: System Damage and Rectification Costs - Each and Every Claim	\$1,000,000	\$1,000,000
Section B: Hardware Replacement Costs - Each and Every Claim	\$1,000,000	\$1,000,000
Section C: Income Loss and Extra Expense - Each and Every Claim	\$1,000,000	\$1,000,000
Section D: Emergency and Additional Operational Continuity Costs - Each and Every Claim	\$100,000	\$100,000
Section E: Voluntary and Regulatory Shutdown - Each and Every Claim		\$1,000,000
Section F: Dependent Business Interruption - Each and Every Claim	\$100,000	\$1,000,000 <i>(Improved Coverage)</i>
Section G: Consequential Reputational Harm - Each and Every Claim	\$250,000	\$1,000,000 <i>(Improved Coverage)</i>
Section H: Lost or Missed Bids - Each and Every Claim		\$1,000,000
Section I: Claim Preparation Costs - Each and Every Claim	\$25,000	\$25,000
Non-Tech Dependent Business Interruption - Each and Every Claim		\$1,000,000

Standard Coverages	Expiring	Proposed
Insuring Clauses 5 and 7 - 9 Combined - in the Aggregate		\$1,000,000
Insuring Clause 5: Network Security & Privacy Liability		
Section A: Network Security Liability - in the Aggregate, Including Costs and Expenses	\$1,000,000	\$1,000,000
Section B: Privacy Liability - in the Aggregate, Including Costs and Expenses	\$1,000,000	\$1,000,000
Section C: Management Liability - in the Aggregate, Including Costs and Expenses	\$1,000,000	\$1,000,000
Section D: Regulatory Fines, Penalties and Investigation Costs - in the Aggregate, Including Costs and Expenses	\$1,000,000	\$1,000,000
Section E: PCI Fines, Penalties and Assessments - in the Aggregate, Including Costs and Expenses	\$1,000,000	\$1,000,000
Section F: Contingent Bodily Injury - in the Aggregate, Including Costs and Expenses	N/A	\$250,000 (Improved Coverage)
Section Corrective Action Plan Costs - in the Aggregate		\$50,000
Wrongful Collection and use of Personal Data and Data Privacy Regulatory Investigations Sections Combined - in the Aggregate, Including Costs and Expenses		\$50,000
Wrongful Collection and use of Personal Data - in the Aggregate, Including Costs and Expenses		\$50,000
Data Privacy Regulatory Investigation - in the Aggregate, Including Costs and Expenses		\$50,000
Insuring Clause 6: Criminal Reward Cover		
Criminal Reward Cover - Each and Every Claim	\$25,000	\$100,000 (Improved Coverage)
Insuring Clause 7: Media Liability		
Section A: Defamation - in the Aggregate, Including Costs and Expenses	\$1,000,000	\$1,000,000
Section B: Intellectual Property Rights Infringement - in the Aggregate, Including Costs and Expenses		\$1,000,000
Insuring Clause 8: Technology Errors and Omissions	No Coverage Given	No Coverage Given

Standard Coverages	Expiring	Proposed
Insuring Clause 9: Court Attendance Costs		
Court Attendance Costs - in the Aggregate	Up to \$1,000 Per Day	\$100,000

Additional Coverages	Expiring	Proposed
Period of Indemnity	30 days	12 months
Reputational Harm Period	60 days	12 months
Time Franchise	8 hours	8 hours
Period of Restoration	180 days	

Optional Coverages	Expiring	Proposed
Option 3: \$18,940.00 Premium + \$575.00 Admin Fee + \$1,500.00 Broker Fee + \$1,523.59 Taxes = \$22,538.59	\$1,000,000	Limit: \$2,000,000
Option 4: \$3,980.00 Premium + \$575.00 Admin Fee + \$1,500.00 Broker Fee + \$1,888.99 = \$27,943.99	\$1,000,000	Limit: \$3,000,000

Deductibles/SIR	Expiring	Proposed
Retention	\$5,000	\$0
Wait Period	8 hours	8 Hours

Defense Limitations	Expiring	Proposed
Applies \ Other	Defense Within Limits: The Limit available to pay settlements or judgments will be reduced, and may be completely exhausted, by Defense Costs, and any retention will be applied against Defense Costs.	

Form Type	Expiring	Proposed
Form Type	Claims-Made	Claims-Made
Retroactive Date	N/A	N/A
Pending & Prior Date	June 04, 2018	
Continuity Date		

Definition Of Claim:

"Claim" means

- a. a written demand for compensation;
- b. a written request for a retraction or a correction;
- c. a threat or initiation of a lawsuit; or
- d. a disciplinary action or regulatory investigation. made against you.

Run Off Provisions:

Run Off Provisions:

Refer to policy form

Incident/Claim Reporting Provision:

Refer to policy form

Claims Made Disclaimer:

Should you elect to change carriers (if a new retroactive date is provided) or non-renew this policy, a supplemental extended reporting endorsement may be available subject to policy terms and conditions. You must request the extended reporting period in writing to the carrier within ([Days To Extend]) days of the expiration date. The cost of this extended reporting period is [Percent Cost]% of the annual premium and is fully earned. The extended reporting period extends only to those claims made during the extended reporting period for wrongful acts that occurred prior to the expiration date and would have been covered by the policy. Claims must be reported to the carrier within ([Days To Report]) days of the end of the policy period. The extended reporting period does not increase the limits of liability and is subject to all policy terms, conditions and exclusions.

Endorsements (including but not limited to)

Wording: Cyber Proactive Response V4.0

Complaints Notice (USA)

Policyholder Disclosure Notice of Terrorism Insurance Coverage

Amwins Special Amendatory Clause

Binding Requirements:**Description**

Subject to:

Satisfactory confirmation that you have downloaded & registered our incident response mobile app, details of which can be found with your policy documents. (30 days post binding)

Other Significant Terms and Conditions/Restrictions:**Description**

Legal Action: Worldwide

Territorial Scope: Worldwide

Premium breakdown:

Cyber & Privacy: \$10,320.00

Cyber Crime: \$3,500.00

Cyber Comparison

Carrier:	Travelers (Expiring)		CFC	
Admitted	YES		NO - surplus lines taxes and fees to apply	
Policy Period	Annual		Annual	
Retroactive Date	Full Prior Acts		Full Prior Acts	
Subjectivities	N/A		1. Confirmation that you have downloaded & registered the CFC incident response app 2. IT/Security Contact	
	Limit	Retention	Limit	Retention
Cyber				
Aggregate Limit of Liability	\$1,000,000	\$5,000	\$1,000,000 **each & every claim **	\$0
Network Security Liability	\$1,000,000	\$5,000	\$1,000,000	\$0
Privacy Liability	\$1,000,000	\$5,000	\$1,000,000	\$0
Media	\$1,000,000	\$5,000	\$1,000,000	\$0
Privacy Event Expenses (Breach Costs)	Inside the Limits		Language uses 'each and every claim' language as it pertains to the 'aggregate' for First Party Insuring Agreements **	
-Statutory/Voluntary Notification	\$1,000,000	\$5,000	\$1,000,000 **	\$0
-Call Center / Credit Monitoring Costs	\$1,000,000	\$5,000	\$1,000,000 **	\$0
-Crisis Management / Public Relations	\$1,000,000	\$5,000	\$1,000,000 **	\$0
-Legal Expenses	\$1,000,000	\$5,000	\$1,000,000 **	\$0
-Data Forensic Expenses	\$1,000,000	\$5,000	\$1,000,000 **	\$0
Cyber Extortion/Ransomware	\$1,000,000	\$5,000	\$1,000,000 **	\$0
Privacy Regulatory Proceeding	\$1,000,000	\$5,000	\$1,000,000	\$0
PCI Fines and Costs	\$1,000,000	\$5,000	\$1,000,000	\$0
Digital Asset Sub-Limit	\$1,000,000	\$5,000	\$1,000,000 **	\$0
Waiting Period	8 Hour Waiting Period		8 Hour Waiting Period - Time Franchise set up as qualifying period.	
First Party Business Interruption Limit	\$1,000,000	Costs incurred during the 8 hour waiting period	\$1,000,000 **	\$0
Dependent Business Interruption - IT Providers	\$100,000	Costs incurred during the 8 hour waiting period	\$1,000,000 **	\$0
Business Interruption Limit - System Failure	\$1,000,000	Costs incurred during the 8 hour waiting period	\$1,000,000 **	\$0
Dependent Business Interruption - IT Providers - System Failure	\$100,000	Costs incurred during the 8 hour waiting period	\$1,000,000 **	\$0
Reputational Harm	\$250,000	\$5,000	\$1,000,000 **	\$0
Social Engineering	\$100,000	\$5,000	\$250,000	\$0
Telecom Fraud	\$100,000	\$5,000	\$250,000	\$0
Computer Fraud	\$1,000,000	\$5,000	\$250,000	\$0
Funds Transfer Fraud	\$1,000,000	\$5,000	\$250,000	\$0
Invoice Manipulation	\$100,000	\$5,000	\$250,000	\$0
Cryptojacking	N/A	N/A	\$500,000	\$0
Bricking (computer hardware replacement)	\$1,000,000	\$5,000	\$1,000,000 **	\$0
Contingent Bodily Injury	N/A	N/A	\$250,000	\$0
Premium (Including Taxes/Fees)	\$20,626.00		\$16,747.09	
Alternative Limit Options :			\$2mm Agg Limit // \$0k retention // \$22,538.59	
			\$3mm Agg Limit // \$0k retention // \$27,943.99	

Premium Summary

The estimated program cost for the options are outlined in the following table:

Line of Coverage		Expiring	Proposed	
		Travelers Property Casualty Company of America	Travelers Property Casualty Company of America	Travelers Property Casualty Company of America
Package	Premium	\$395,501.00	\$474,911.00	\$474,911.00
	Estimated Cost*	\$395,501.00	\$474,911.00	\$474,911.00
	Change (\$)	-	\$79,410.00	\$79,410.00
	Change (%)	-	20.08%	20.08%
	Exposure / TIV	Property TIV \$75,703,169; Equipment TIV \$5,005,428	Property TIV \$81,442,977; Equipment TIV \$5,005,428	Property TIV \$81,442,977; Equipment TIV \$5,005,428
		The Travelers Indemnity Company of CT	The Travelers Indemnity Company of CT	The Travelers Indemnity Company of CT
Automobile Physical Damage	Premium	\$39,146.00	\$43,875.00	\$43,875.00
	Estimated Cost*	\$39,146.00	\$43,875.00	\$43,875.00
	Change (\$)	-	\$4,729.00	\$4,729.00
	Change (%)	-	12.08%	12.08%
	Exposure / TIV	102 Units / \$12,558,149 TIV	100 Units / \$11,913,487 TIV	100 Units / \$11,913,487 TIV
		Old Republic Insurance Company	Old Republic Insurance Company	Old Republic Insurance Company
Airport Owners and Operators Liability	Premium	\$9,082.00	\$5,900.00	\$5,900.00
	Estimated Cost*	\$9,082.00	\$5,900.00	\$5,900.00
	Change (\$)	-	(\$3,182.00)	(\$3,182.00)
	Change (%)	-	(35.04%)	(35.04%)
		Hiscox Insurance Company Inc.	Hiscox Insurance Company Inc.	Hiscox Insurance Company Inc.
Crime	Premium	\$3,570.00	\$3,570.00	\$3,570.00
	Estimated Cost*	\$3,570.00	\$3,820.00	\$3,820.00
	Change (\$)	-	\$250.00	\$250.00
	Change (%)	-	7.00%	7.00%
		Travelers Casualty and Surety Co of America	Travelers Casualty and Surety Co of America	Underwriters at Lloyd's London
Cyber Liability	Premium	\$21,571.00	\$20,626.00	\$13,820.00
	Estimated Cost*	\$21,571.00	\$20,626.00	\$16,747.09
	Change (\$)	-	(\$945.00)	(\$4,823.91)
	Change (%)	-	(4.38%)	(22.36%)
Total Program Cost		\$468,870.00	\$549,132.00	\$545,253.09

*Property Premium is subject to Risk Control inspection and additional underwriting.

*Estimated Cost includes all taxes, fees, surcharges and TRIA premium (if applicable)

Quote from **The Travelers Indemnity Company of CT (The Travelers Companies, Inc.)** is valid until **12/31/2025**

Quote from **Travelers Property Casualty Company of America (The Travelers Companies, Inc.)** is valid until **12/31/2025**

Quote from **Hiscox Insurance Company Inc. (Hiscox Insurance Company (Guernsey) Limited)** is valid until **12/31/2025**

Quote from **Old Republic Insurance Company (Old Republic Insurance Group)** is valid until **12/19/2025**

Quote from **Underwriters at Lloyd's London** is valid until **10/26/2025**

Quote from **Travelers Casualty and Surety Co of America (The Travelers Companies, Inc.)** is valid until **12/31/2025**

Premiums are due and payable as billed and may be financed, subject to acceptance by an approved finance company. Following acceptance, completion (and signature) of a premium finance agreement with the specified down payment is required. Note: Unless prohibited by law, Gallagher may earn compensation for this optional value-added service.

Where permitted by law, Gallagher may assess a \$100 Agency Bill Administration Fee on all new and renewal policy placements where Gallagher is responsible for collecting client premium and remitting payment to insurance carriers and other third parties. In connection with such billing obligations, Gallagher assumes additional administrative, financial and compliance obligations that introduce significant risks to Gallagher's business. Should you change to direct bill, where available, or premium finance the transaction, you will not incur the Agency Bill Administration Fee.

Gallagher is responsible for the placement of the following lines of coverage:

Package

Automobile Physical Damage

Airport Owners and Operators Liability

Crime

Cyber Liability

- 25/26 General Liability (TULIP)

It is understood that any other type of exposure/coverage is either self-insured or placed by another brokerage firm other than Gallagher. If you need help in placing other lines of coverage or covering other types of exposures, please contact your Gallagher representative.

Premium Financing

Gallagher is pleased to offer Premium Financing for our clients.

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 finance 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 Service Manager.

Payment Plans

<i>Carrier / Payable Carrier</i>	<i>Line Of Coverage</i>	<i>Payment Schedule</i>	<i>Payment Method</i>
Travelers Property Casualty Company of America (The Travelers Companies, Inc.)	Package	Full Pay	Agency Bill
The Travelers Indemnity Company of CT (The Travelers Companies, Inc.)	Automobile Physical Damage	Full Pay	Agency Bill
Old Republic Insurance Company (Old Republic Insurance Group)	Airport Owners and Operators Liability	Full Pay	Agency Bill
Hiscox Insurance Company Inc. (Hiscox Insurance Company (Guernsey) Limited)	Crime	Full Pay	Agency Bill
Travelers Casualty and Surety Co of America (The Travelers Companies, Inc.)	Cyber Liability	Full Pay	Agency Bill
Underwriters at Lloyd's London	Cyber Liability	Full Pay	Agency Bill

Coinsurance Illustration

Coinsurance Formula:

Insurance Carried ÷ Insurance Required x Loss - Deductible = **Settlement**

Example of Coinsurance formula applied to a hypothetical loss situation:

Property Value	=	\$1,000,000
Coinsurance Amount	=	80%
Deductible	=	\$500
Insurance Required	=	\$800,000 (80% of \$1,000,000)
Insurance Carried	=	\$400,000
Loss Incurred	=	\$200,000

Settlement determined by applying the coinsurance formula:

\$400,000

(Insurance Carried)

\$800,000

(Insurance Required)

x \$200,000 (Loss) - \$500 (Deductible) = \$99,500 Settlement

Note: If the property in the above example is insured for the full insurance required (\$800,000), the insured will recover \$199,500. In the above example, the insured will suffer a \$100,000 penalty for not being insured to the proper limit.

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 placements, please contact your Gallagher representative for more details.

TRIA/TRIPRA Disclaimer

If this proposal contains options to purchase TRIA/TRIPRA coverage, the proposed TRIA/TRIPRA program may not cover all terrorism losses. While the amendments to TRIA eliminated the distinction between foreign and domestic acts of terrorism, a number of lines of coverage excluded under the amendments passed in 2005 remain excluded including commercial automobile, burglary and theft insurance; surety insurance, farm owners multiple perils and professional liability (although directors and officers liability is specifically included). If such excluded coverages are required, we recommend that you consider purchasing a separate terrorism policy. Please note that a separate terrorism policy for these excluded coverages may be necessary to satisfy loan covenants or other contractual obligations. TRIPRA includes a \$100 billion cap on insurers' aggregate liability.

TRIPRA is set to expire on December 31, 2027. There is no certainty of extension, thus the coverage provided by your insurers may or may not extend beyond December 31, 2027. In the event you have loan covenants or other contractual obligations requiring that TRIA/TRIPRA be maintained throughout the duration of your policy period, we recommend that a separate "Stand Alone" terrorism policy be purchased to satisfy those obligations.

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 this 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.

Gallagher is not required to provide Services to you if Gallagher reasonably considers that to do so would put Gallagher in breach of, or would expose Gallagher or its affiliates to fines, penalties or sanctions under any laws, regulations, professional rules or, in Gallagher's sole opinion, you have breached a term/the terms of the Policies. In such circumstances, Gallagher will be entitled to terminate its Services with immediate effect. In the event that Gallagher exercises its right to terminate its Services with immediate effect, Gallagher will not be responsible or liable to you for any direct or indirect loss which you or any other party may suffer as a result.

Please be aware that Gallagher is generally restricted from providing broking, claims handling or other services that relate to Cuba and Iran, including due to significant difficulties in processing payments and other commercial and reputational considerations.

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 (including transfers outside the United States in compliance with applicable laws) 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. The parties agree that confidential information does not include aggregate, anonymized or de-identified data. In addition, we may also utilize your aggregated, anonymized, or de-identified information in connection with benchmarking, risk modeling and other data analytics, service or product improvements, and offerings, and similar business purposes. You further agree we may use your information with artificial intelligence or other automated applications for the purposes of improving or delivering our services to you.

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.

Dispute Resolution

Gallagher does not expect that it will ever have a formal dispute with any of its clients. However, in the event that one should arise, we should each strive to achieve a fair, expedient and efficient resolution and we'd like to clearly outline the resolution process.

A. If the parties have a dispute regarding Gallagher's services or the relationship governed by this Proposal ("Dispute"), each party agrees to resolve that Dispute by mediation. If mediation fails to resolve the Dispute, you and Gallagher agree to binding arbitration. Each party waives all rights to commence litigation in court to resolve a Dispute, and specifically waives all rights to pursue relief by class action or mass action in court or through arbitration. However, the parties do not waive the ability to seek a court order of injunction in aid of the mediation and arbitration required by these Terms.

B. The party asserting a Dispute must provide a written notice ("Notice") of the claim to the other party and to the American Arbitration Association ("AAA") in accordance with its Commercial Arbitration Rules and Mediation Procedures. All Dispute resolutions will take place in Chicago, IL, unless you and Gallagher agree to another location. The parties will equally divide all costs of the mediation and arbitration

proceedings and will each pay their own attorneys' fees. All matters will be before a neutral, impartial and disinterested mediator or arbitrator(s) that have at least 20 years' experience in commercial and insurance coverage disputes.

C. Mediation will occur within sixty (60) days of filing the Notice with the AAA. Mediation results will be reduced to a memorandum of understanding signed by you, Gallagher and the mediator. A Dispute that is not resolved in mediation will commence to binding arbitration. For Disputes in excess of \$500,000, either party may elect to have the Dispute heard by a panel of three (3) arbitrators. The award of the arbitrator(s) must be accompanied by a reasoned opinion prepared and signed by the arbitrator(s). Except as may be required by law, neither you, Gallagher, nor a mediator or arbitrator may disclose the existence, content or results of any Dispute or its dispute resolution proceeding without the prior written consent of both you and Gallagher.

Electronic Delivery

In lieu of receiving documents in paper format, you agree, to the fullest extent permitted by law, to accept electronic delivery of any documents that Gallagher may be required to deliver to you (including, but not limited to, insurance policies and endorsements, account statements and all other agreements, forms and communications) in connection with services provided by Gallagher. Electronic delivery of a document to you may be made via electronic mail or by other electronic means, including posting documents to a secure website.

Miscellaneous Terms

Gallagher is engaged to perform services as an independent contractor and not as your employee or agent, and Gallagher will not be operating in a fiduciary capacity.

Where applicable, insurance coverage placements and other services may require the payment of federal excise taxes, surplus lines taxes, stamping or other fees to the Internal Revenue Service, various State(s) departments of revenue, state regulators, boards or associations. In such cases, you will be responsible for the payment of the taxes and/or fees, which Gallagher will separately identify on related invoices.

The Proposal and these Terms are governed by the laws of the State of Illinois, without regard to its conflict of law rules.

If an arbitrator/court of competent jurisdiction determines that any provision of these Terms is void or unenforceable, that provision will be severed, and the arbitrator/court will replace it with a valid and enforceable provision that most closely approximates the original intent, and the remainder of these Terms will remain in effect.

Except to the extent in conflict with a services agreement that you may enter into with Gallagher, these Terms and the remainder of the Proposal constitute the entire agreement between you and Gallagher with respect to the subject matter of the Proposal, and supersede all prior negotiations, agreements and understandings as to such matters.

Coverages for Consideration

Overview

Gallagher recommends that you consider purchasing the following additional coverages for which you have exposure. A Proposal for any of the coverages below can be provided.

- Employment-Related Practices Liability
- Crisis Protect / Workplace Violence

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 coverages other than those listed above, please list the additional coverages in the Client Authorization to Bind.

Client Authorization to Bind Coverage

After careful consideration of Gallagher's proposal dated 12/10/2025, we accept the following coverage(s). Please check the desired coverage(s) and note any coverage amendments below:

	Coverage/Carrier
☒ Accept ☐ Reject	Package Travelers Property Casualty Company of America
* Included	TRIA - Package
☒ Accept ☐ Reject	Automobile Physical Damage The Travelers Indemnity Company of CT
☒ Accept ☐ Reject ☒ Option # 1	Airport Owners and Operators Liability Old Republic Insurance Company
☐ Option # 2	<i>Optional Additional Coverage: War/Extended Coverage Premium: \$590</i>
☐ Option # 3	<i>Optional Additional Coverage: Terrorism Premium: \$590</i>
☐ Accept ☒ Reject	TRIA - Airport Owners and Operators Liability (See option 3)
☒ Accept ☐ Reject ☒ Option # 1	Crime Hiscox Insurance Company Inc. – Option 1: \$350K Limit / Premium \$3,820.00
☐ Option # 2	Hiscox Insurance Company Inc. – Option 2: \$500K Limit / Premium \$4,494.00
☐ Option # 3	Hiscox Insurance Company Inc. – Option 3: \$1M Limit / Premium \$5,621.00
*N/A	TRIA - Crime
☒ Accept ☐ Reject ☐ Option # 1	Cyber Liability Travelers Casualty and Surety Co of America – Option 1: \$1M Limit / Premium \$20,626
☒ Option # 2	Underwriters at Lloyd's London – Option 2: \$1M Limit / Premium \$16,747.09
☐ Option # 3	Underwriters at Lloyd's London - Option 3: \$2M Limit / Premium \$22,538.59
☐ Option # 4	Underwriters at Lloyd's London - Option 4: \$3M Limit / Premium \$27,943.99
*Included	TRIA - Cyber Liability

*No option to reject terrorism coverage.

Additional Recommended Coverages

Gallagher recommends that you purchase the following additional coverages for which you have exposure. By checking the box(es) below, you are requesting that Gallagher provide you with a Proposal for this coverage. By not requesting a Proposal for this coverage, you assume the risk of any uncovered loss.

Other Coverages to Consider

- ☐ Employment-Related Practices Liability
- ☐ Crisis Protect / Workplace Violence

The above coverage(s) does not necessarily represent the entirety of available insurance products. If you are interested in pursuing additional coverages other than those listed in the Additional Recommended Coverages, please list below:

Coverage Amendments and Notes:

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 insurance coverage through email when allowed, you acknowledge you have reviewed and agree with terms, conditions and disclosures contained in the Proposal.

By: Willis Thompson, Mayor

Print Name (Specify Title)

City of Vicksburg

Company

Signature

Date: 12/24/25

Compensation Disclosure Schedule

Client Name: City of Vicksburg

Coverage	Carrier Name(s)	Wholesaler, MGA, or Intermediary Name ¹	Est. Annual Premium ²	Gallagher U.S. Owned Wholesaler, MGA, or Intermediary % and/or Fee %
Package			--	
Property Equipment Floater- Inland Marine	Travelers Property Casualty Company of America (The Travelers Companies, Inc.)	N/A	\$452,765.00 \$22,146.00	
Automobile Physical Damage	The Travelers Indemnity Company of CT (The Travelers Companies, Inc.)	N/A	\$43,875.00	
Airport Owners and Operators Liability	Old Republic Insurance Company (Old Republic Insurance Group)	RYAN SPECIALTY GROUP, LLC	\$5,900.00	
Airport Owners and Operators Liability	U.S. Specialty Insurance Company (Tokio Marine Holdings, Inc.)	RYAN SPECIALTY GROUP, LLC	\$5,766.00	
Airport Owners and Operators Liability	ACE Property & Casualty Insurance Co (Chubb Group of Insurance Companies)	RYAN SPECIALTY GROUP, LLC	\$8,652.00	
Crime	Hiscox Insurance Company Inc. (Hiscox Insurance Company (Guernsey) Limited)	Risk Placement Services	\$3,570.00	7.5% + \$250.00
Crime	Great American Insurance Company (Great American Financial Group, Inc)	Risk Placement Services	\$3,000.00	-- + \$250.00
Cyber Liability	Underwriters at Lloyd's London	AmWINS Group Inc.	\$13,820.00	
Cyber Liability	Travelers Casualty and Surety Co of America (The Travelers Companies, Inc.)	N/A	\$20,626.00	

Coverage	Carrier Name(s)	Wholesaler, MGA, or Intermediary Name ¹	Est. Annual Premium ²	Gallagher U.S. Owned Wholesaler, MGA, or Intermediary % and/or Fee %
Cyber Liability	Westchester Fire Insurance Company (Chubb Group of Insurance Companies)	AmWINS Group Inc.	\$16,192.00	

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.

Note: When placing business with insurance companies, Gallagher Companies receive commission based on negotiated contractual terms with those carriers. The commission rate is a percentage of the premium excluding taxes and fees. Major lines of coverage, and their typical range of commissions are listed below. If you wish to receive more details on actual compensation paid to Gallagher Companies, please contact your Gallagher representative.

- **Accident & Health:** 15-25%
- **Aviation:** 14-15%
- **Contract Bonds:** 20-30%
- **All Other Bonds/Surety:** 30-35%
- **Builders Risk:** 15-18%
- **Property:** 15-22%
- **Inland Marine:** 20-22.5%
- **Ocean Marine:** 15-17.5%
- **Casualty:** 14-15%
- **Commercial Auto:** 12.5-15%
- **Package / Business Owners Package:** 15-16.8%
- **Workers Compensation:** 8-11%
- **All Other Commercial:** 10-20%
- **Executive/Professional Lines:** 15-17.5%
- **Medical Malpractice:** 10-12%

Compensation to Gallagher may also be disclosed in a Client Services Agreement or Consulting Services Agreement.

Binding Requirements

Coverage (Issuing Carrier)	Binding Requirements
Package Travelers Property Casualty Company of America	Pending additional underwriting information required to make changes.
Automobile Physical Damage The Travelers Indemnity Company of CT	N/A
Airport Owners and Operators Liability Old Republic Insurance Company	Subject To: - Signed Policyholder Disclosure - Offer of Terrorism Insurance Coverage
Crime Hiscox Insurance Company Inc.	Subject to - The previously submitted Application, currently signed and dated - Please provide prior year-end revenue
Cyber Liability Travelers Casualty and Surety Co of America	Subject To: - Signed and dated applications
Cyber Liability Underwriters at Lloyd's London	Subject to: Satisfactory confirmation that you have downloaded & registered our incident response mobile app, details of which can be found with your policy documents. (30 days post binding)

Claims Reporting By Policy

Immediately report all claims. Each insurer requires notice of certain types of claims depending on the potential exposure or particular injury types. It is important to thoroughly review your policy to ensure you are reporting particular incidents and claims, based upon the insurer's policy requirements.

If you are using a third party administrator ("TPA"), your TPA may or may not report claims to an insurer on your behalf. Although we will assist you where requested, it is important that you understand whether your TPA will be completing this notification.

Reporting Direct to Carrier [Only When Applicable]

Coverage(s): <i>Package, Automobile Physical Damage</i>	Report To:
Insurer: The Travelers Companies, Inc. Policy Period: 12/31/2025 – 12/31/2026	Insurer/TPA Name: The Travelers Companies, Inc. Phone: 1-800-238-6225 Fax: Email: Web:

Coverage(s): <i>Crime</i>	Report To:
Insurer: HISCOX INSURANCE COMPANY INC. Policy Period - 12/31/25 to 12/31/26	Insurer/TPA Name: HISCOX INSURANCE COMPANY INC. Phone: Fax: Email: C-SuiteClaims@Hiscox.com Web:

Coverage(s): <i>Cyber Liability</i>	Report To:
Insurer: Travelers Casualty and Surety Co of America Policy Period - 12/31/25 to 12/31/26	Insurer/TPA Name: Travelers Bond & Specialty Insurance Claim Phone: 1-800-842-8496 Fax: 1-888-460-6622 Email: BSIclaims@travelers.com Web: www.eriskhub.com/travelerscyber

Coverage(s): <i>Cyber Liability</i>	Report To:
Insurer: Underwriters at Lloyd's London Policy Period - 12/31/25 to 12/31/26	Insurer/TPA Name: Underwriters at Lloyd's London Phone: McCord Phone#: 402-514-6100 / F/U Jessica Schere jschere@mccordclaims.com 402-51-6100 ext. 6201 Fax:

	Email: claims@mccordclaims.com Web: https://www.intlxs.com/
--	---

Coverage(s): Airport Owners and Operators General Liability	Report To:
Insurer: Old Republic Insurance Company Policy Period - 12/31/2025 to 12/31/2026	Insurer/TPA Name: Old Republic Insurance Company Phone: Fax: Email: Web:

Reporting to Gallagher or Assistance in Reporting

Coverage(s):	Report To:
Gallagher Claim Center	Phone: 855-497-0578 Fax: 225-663-3224 Email: ggb.nrcclaimscenter@ajg.com

Gallagher STEP



STEP



Reduce Your Risk and Simplify Training

Safety training programs and educational materials for employees are critical for reducing accidents, increasing retention, and minimizing your total cost of risk now and in the future.

Gallagher Safety Training Education Platform (STEP) is our proprietary learning management system (LMS) that supports your safety program, provides real-time access to your loss control plans and keeps employees up to date with the latest safety standards.

Key Benefits of Gallagher STEP

- **Register** for up to 10 complimentary modules every year from a library of over 100 training and safety shorts. In addition, monthly bulletins are available, covering topics such as general and environmental safety, human resources, and health and wellness.
- **Save** valuable time by assigning employee training and monitoring their latest progress and completion.
- **Simplify** the process of training to stay in compliance and avoid costly penalties.
- **Onboard and train** an unlimited number of users while enhancing your overall risk control program.
- **Customize** your platform with your company's logo, training content and modules tailored to your business, and personalized procedures and forms for an added fee.

Please visit ajg.com/us/gallagher-step/ to learn more.

Most Popular Training Modules

- Sexual Harassment and Discrimination
- Slip, Trip and Fall Training
- Electrical Safety Training
- Back Safety Training
- Bloodborne Pathogens
- Safe Lifting Practices
- Defensive Driving Basics
- Fire Prevention Basics
- Personal Protective Equipment
- GHS Hazard Communication



Gallagher CORE360® is our unique, comprehensive approach of evaluating your risk management program that leverages our analytical tools and diverse resources for custom, maximum impact on six cost drivers of your total cost of risk.

Sample of Available Training Modules and Safety Shorts

Human Resources Training

- Americans with Disabilities Act (ADA)
- California Ethics
- California Sexual Harassment & Discrimination—Employees (English and Spanish)
- California Sexual Harassment and Discrimination—Supervisors (English and Spanish)
- Connecticut Sexual Harassment Prevention and Response
- Diversity
- Drug-Free Workplace—Supervisor
- Ethics in Action
- Fair and Accurate Credit Transaction Act (FACTA)
- Family Medical Leave Act (FMLA)
- Interviewing Strategies
- Job Applications
- Maine Sexual Harassment Prevention and Response
- Personnel Files
- Sensitivity Basics: Creating Positive Working Relationships
- Sexual Harassment and Discrimination—Employees
- Sexual Harassment and Discrimination—Supervisors
- New York City Sexual Harassment and Discrimination—Employees (English and Spanish)
- New York City Sexual Harassment and Discrimination—Supervisors (English and Spanish)
- New York State Sexual Harassment and Discrimination—Employees (English and Spanish)
- New York State Sexual Harassment and Discrimination—Supervisors (English and Spanish)
- Smart Hiring
- Smart Risk Management—Core Principles
- Theft
- Unsafe Acts
- Violence Prevention
- Workers Compensation Essentials
- Workplace Investigations Basics
- Wrongful Termination

Safety Training

- Accident Investigation Techniques
- Asbestos Awareness (General Industry)
- Basic Conveyor Safety
- Bloodborne Pathogens (English and Spanish)
- Creating a Safe Holiday Celebration
- Common Fire and Life Safety Hazards
- Continuity of Operations Planning
- Defensive Driving—Accident Scene Management
- Defensive Driving—Backing Safely, R is for Reverse
- Defensive Driving Basics—Part I (English and Spanish)
- Defensive Driving—Changing Lanes Safely
- Defensive Driving—Driving Safely in School Zones
- Defensive Driving—General Auto Risk Management
- Defensive Driving—Intersections
- Defensive Driving—Reducing Deer-Related Incidents
- Defensive Driving—Safe Following Distance
- Defensive Driving—Spring Weather Conditions
- Defensive Driving—Winter Weather Conditions
- Determining the Root Cause of Accidents
- Disaster Planning 101
- Electrical Safety (English and Spanish)
- Ladder Safety
- Employee and Family Disaster Planning
- Evacuation Planning and Procedures
- Fire Prevention Practices (English and Spanish)
- Forklift Safety Basics for General Industry
- Hazard Communication (English and Spanish)
- Hearing Protection
- Housekeeping—Custodial, Safe Housekeeping Practices
- Identifying Strain and Exertion Exposures (English and Spanish)
- Lead-Based Paint
- Lockdown Procedures
- Lockout/Tagout (English and Spanish)
- Machine Guarding (English and Spanish)
- Means of Egress (English and Spanish)
- Mold
- Office Ergonomics Defined
- Office Ergonomics—Working in Comfort
- Office Workstation Safety
- Office Workstation Safety for Supervisors
- Personal Protective Equipment (English and Spanish)
- Portable Fire Extinguishers I
- Portable Fire Extinguishers II
- Power Tool Safety
- Preparation for Physical Activity
- Preventing Back Injuries (English and Spanish)
- Preventing Slips, Trips and Falls (English and Spanish)
- Preventing Injuries When Lifting, Moving and Transferring Residents
- Safety Pays for Life
- Temp Staffing Services. Employee Safety Orientation (English and Spanish)

Safety Shorts

Two safety shorts are considered one module selection.

- Bloodborne Pathogens
- Electrical Safety
- Emergency Procedures
- Fire Prevention and Protection
- Hand and Power Tools
- Hazard Communication
- Housekeeping/Custodial—Before You Start
- Housekeeping/Custodial—Cleaning by Hand
- Housekeeping/Custodial—Emptying Trash
- Housekeeping/Custodial—Mopping and Emptying Buckets
- Housekeeping/Custodial—Preventing Slips, Trips and Falls
- Housekeeping—General
- Ladder Safety
- Lockout/Tagout
- Personal Protective Equipment
- Safe Lifting Practices
- Slip, Trip and Fall

The Gallagher Way.
Since 1927.

Please visit ajg.com/us/gallagher-step/ to learn more.

Insurance brokerage and related services provided by Arthur J. Gallagher Risk Management Services, LLC.
(License Nos. 100292093 and/or 0D69293).

© 2023 Arthur J. Gallagher & Co. All rights reserved.
GG843790

Overview and Login Information

The Gallagher eRiskHub® portal provides you with exclusive risk management tools and best practices to improve your organization's cyber risk posture. This important resource serves your cyber risk management strategies by enhancing your capabilities in cyberattack prevention, loss mitigation and cyber risk transfer techniques.

To access the Gallagher eRiskHub® now:

1. Navigate to <https://eriskhub.com/gallagher>
2. Complete the new user registration at the bottom of the page. Choose your own user ID and password. The access code is **447597**.
3. After registering, you can access the hub immediately using your newly created credentials in the member login box located at the top right of the page.

If you have any questions about the Gallagher eRiskHub®, please reach out the eRiskHub® support staff at support@eriskhub.com

Key Features of the Gallagher eRiskHub®

- **Risk Manager Tools**—A collection of tools for risk managers including research of known breach events, information to calculate the potential cost of a breach event, sample policies, breach response planning and more.
- **Learning Center**—An extensive collection of thought leadership articles, webinars, videos and blog posts covering everything from emerging cyber threats to data protection and more.
- **Security and Privacy Training**—Resources for creating an effective security training program for your employees.
- **Strategic Third-Party Relationships and Partner Resources**—Information on third-party vendors that can assist your organization improve your overall cyber risk, as well as access to exclusive Gallagher discounts on tools.

Gallagher's Cyber Capabilities

Gallagher's Cyber practice has the expertise to deliver a full complement of cyber risk management and insurance services to help your team stay protected. We take a consultative, action-based approach to address the sophisticated and evolving nature of cyber liability to design custom solutions that meet your unique needs. For more information, please contact us.



Insurance | Risk Management | Consulting

ajg.com The Gallagher Way. Since 1927.

The information contained herein is offered as insurance industry guidance and provided as an overview of current market risks and available coverages and is intended for discussion purposes only. This publication is not intended to offer legal advice or client-specific risk management advice. Any description of insurance coverages is not meant to interpret specific coverages that your company may already have in place or that may be generally available. General insurance descriptions contained herein do not include complete Insurance policy definitions, terms, and/or conditions, and should not be relied on for coverage interpretation. Actual insurance policies must always be consulted for full coverage details and analysis.

Insurance brokerage and related services provided by Arthur J. Gallagher Risk Management Services, LLC. (License Nos. 100292093 and/or 0D69293).

© 2023 Arthur J. Gallagher & Co. GP41579



Insurance | Risk Management | Consulting

Benefits and HR Consulting to Support Diverse Workforces and Organizational Wellbeing

Your organization's success is powered by your people. When you partner with Gallagher's Benefits & HR Consulting team, we deliver a comprehensive approach to benefits, compensation, retirement, and employee communication that aligns your people strategy with your overall business goals. Let our consultants help you build a workplace that works better, so you can face the future with confidence.

Gain strategic insights through:

Gallagher Better WorksSM Insights

Expand your perspective on trending HR and benefits topics.

Workforce Trends Report Series

Access benchmarking data and insights from thousands of employers.

Best-In-Class Benchmarking Analysis

Find out how best-of-the-best employers build a better workplace.

Access innovative resources at your fingertips.

We provide the tools and experience to deliver actionable insights to your organization.

- Compliance resources
- HR and benefits technology trends
- Workforce evaluation
- Organizational wellbeing polls
- Data warehousing and insights
- Industry-specific resources

Health & Benefits

- Compliance Consulting
- Employee Benefits Consulting
- Pharmacy Benefit Management Consulting
- Small Business Consulting
- Voluntary Benefits Consulting

Financial & Retirement Services

- Executive Life & Benefits
- Investment Consulting
- Retirement Plan Consulting

Human Resources & Compensation

- Communication Consulting
- Compensation and Rewards Consulting
- Data & Research
- Human Resources Consulting
- HR Technology Consulting
- Multinational Benefits & HR Consulting
- Executive Search & Leadership Advisors

FACTS AND FIGURES*

7,500+

Benefits & HR Consulting employees worldwide

300+

Benefits & HR Consulting offices worldwide

90+

Countries with client Benefits & HR Consulting capabilities

Specialized experience in:

- Energy
- Equity M&A
- Healthcare
- Hospitality and Restaurant
- Nonprofit
- Public Sector and K-12 Education
- Religious

*Gallagher Benefit Services, Inc.

Gallagher Better Works™ Builds a Better Workplace

Gallagher Better Works™ is a holistic approach to attracting, engaging, and retaining the talent you need to help your organization grow. We work with you to develop benefits and HR programs at the right cost to optimize your annual talent investment, mitigate organizational risk, and build a wellbeing-centric culture that allows your people to thrive. Best of all, you'll be able to face the future with confidence, having gained a competitive advantage from a workplace that simply works better.

Physical & Emotional Wellbeing Solutions

- Legislative compliance guidance
- Employee health plan design and total rewards
- Pharmacy benefit plan design, RFP, and cost optimization
- Voluntary benefit plan design, employee education, and enrollment solutions
- Small business and emerging markets benefits and compensation

Career Wellbeing Solutions

- Internal employee experience communications
- Total rewards consulting
- Internal employee surveys and external stakeholder research
- Human resources policy, management, and strategy
- HR technology strategy, sourcing, implementation, and optimization
- Global benefits and HR strategy, and duty of care
- Talent search, organizational strategy, and leadership development

Financial Wellbeing Solutions

- Executive planning strategies for attracting, retaining, and rewarding key talent
- Fiduciary and institutional investment consulting to optimize plan assets for improved retirement outcomes
- Retirement plan design, fiduciary compliance, employee financial wellbeing education, coaching, and planning

Organizational Wellbeing Outcomes

- Unique workplace culture
- Improved employee retention
- Robust recruiting efforts
- Reduced organizational risk
- Enhanced employee experience



Gallagher Fiduciary Advisors, LLC ("GFA") is an SEC Registered Investment Advisor that provides retirement, investment advisory, discretionary/named and independent fiduciary services. **GFA** is a limited liability company with Gallagher Benefit Services, Inc. as its single member. **GFA** may pay referral fees or other remuneration to employees of AJG or its affiliates or to independent contractors; such payments do not change our fee. Neither Arthur J. Gallagher & Co., **GFA**, their affiliates nor representatives provide accounting, legal or tax advice.

Securities may be offered through **Triad Advisors, LLC ("Triad")**, member FINRA/SIPC. **Triad** is separately owned and other entities and/or marketing names, products or services referenced here are independent of **Triad**. Neither **Triad** nor their affiliates provide accounting, legal or tax advice. **GFA/Triad** CD (6469110)(exp032026).

Gallagher money coaching services are provided in partnership with Your Money Line® and, as such, users will be required to contract directly with Your Money Line for certain services. Your Money Line is not affiliated with Gallagher companies but Gallagher companies may receive referral fees from Your Money Line under this partnership.

AJG.com

For institutional use only. Not for public distribution.

© 2024 Arthur J. Gallagher & Co. All rights reserved. CRPUS46389



Business Continuity and Resilience

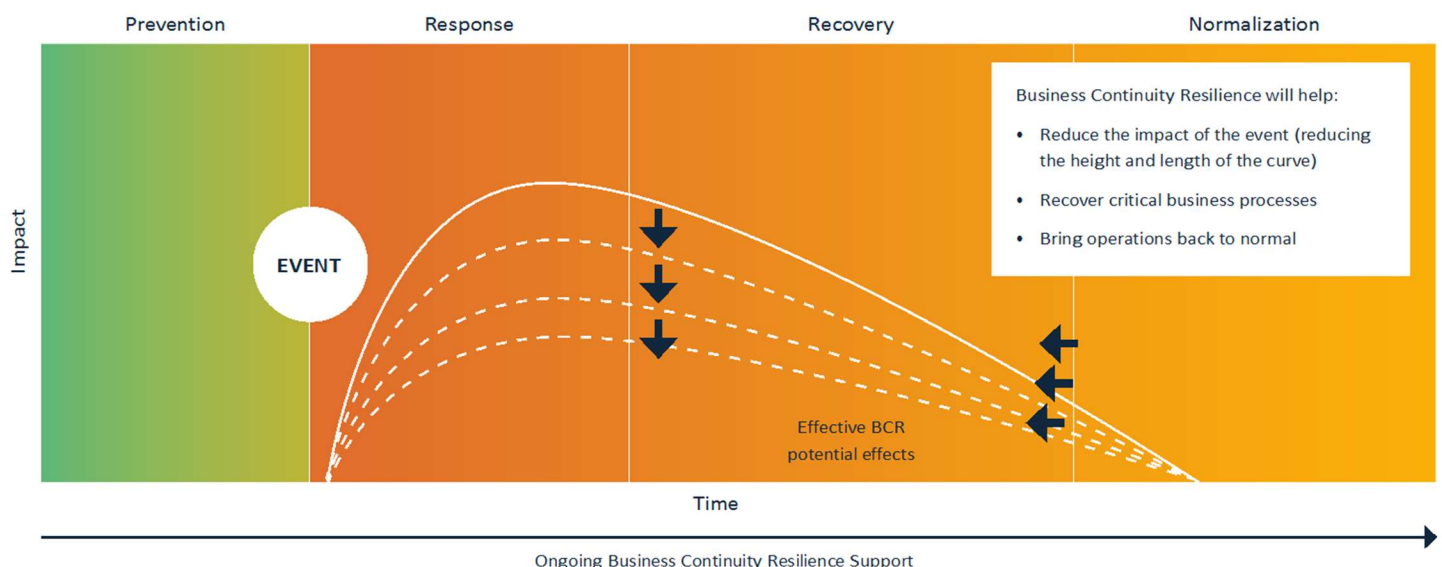
Organizations today must navigate an ever-changing business landscape and be prepared to respond to an increasing range of threats, such as:

- Supply Chain Disruptions
- Cyber Attacks
- Employee Misconduct
- Changing Regulatory Requirements
- Climate Change
- Geo-Political Unrest
- Digitization

Any of these risks could quickly escalate into a crisis and threaten your business. Without adequate planning and preparation, even a seemingly minor incident has the potential to escalate, and impact operations, brand reputation and financial results.

In light of the current market volatility and range of challenges, insurance companies are increasingly requiring organizations to have a Business Continuity Plan in place to demonstrate their resilience and readiness to respond and recover critical business operations. Resiliency planning will ensure you can identify, assess and manage risks and vulnerabilities of any kind, being more prepared to reduce the impact of an event. Having a plan in place builds confidence among key stakeholders such as employees, regulators, customers, investors, insurers and the public.

As a trusted partner and advisor, Gallagher's Business Continuity and Resilience Practice works with organizations in virtually every industry vertical. We offer tailor made solutions to assess your level of business resilience, develop custom plans for improvement, and then embed them into the organization through training programs. Additionally, we offer a free Resilience Ready assessment that enables you to assess your business's resilience score and pinpoint potential areas for future improvement.



Gallagher Offers A Variety Of Business Continuity And Resilience Service Offerings

Business Continuity

“All Hazard” business continuity plans reduce the operational impact of an incident by directly targeting the recovery of an organization’s value drivers — business processes that directly drive revenue and reputation. This enables an organization to recover more efficiently and effectively following a major business disruption or crisis. No matter the extent of your resources and infrastructure for business continuity, we are here to support your organization by offering planning guidance and training tailored to your specific needs.

Crisis Management

Crisis management plans prevent or mitigate risks to people, brands, reputations, and financial results and provide the overarching framework for all response and recovery activities within the organization.

Crisis Communications

Crisis communication plans communicate promptly, accurately, and confidently to all stakeholders during an incident or actual crisis and enable businesses to better coordinate internal and external global communications with media, employees, regulators, customers, investors, and the public at large.

Supply Chain

Supply chain risk management plans help assess and manage third-party risks and vulnerabilities to ensure that products and services continue to be delivered both during and following major disruptions.

Leaders Where It Counts

Gallagher was founded on a culture of service and a common interest doing what’s in our clients’ best interest. We understand the importance of leading with value-based decisions and exemplifying an overall commitment to integrity.

Empower Your Business with Gallagher Go



Insurance | Risk Management | Consulting

Gallagher Go was designed with our clients in mind.

Experience the convenience of the Gallagher Go Client Portal, where you can effortlessly access your insurance coverages, initiate service requests, manage certificates and explore a wealth of resources to manage your risk. Whether you're at the office or on the go, Gallagher Go is available 24/7, ensuring you have everything you need at your fingertips with just a click.

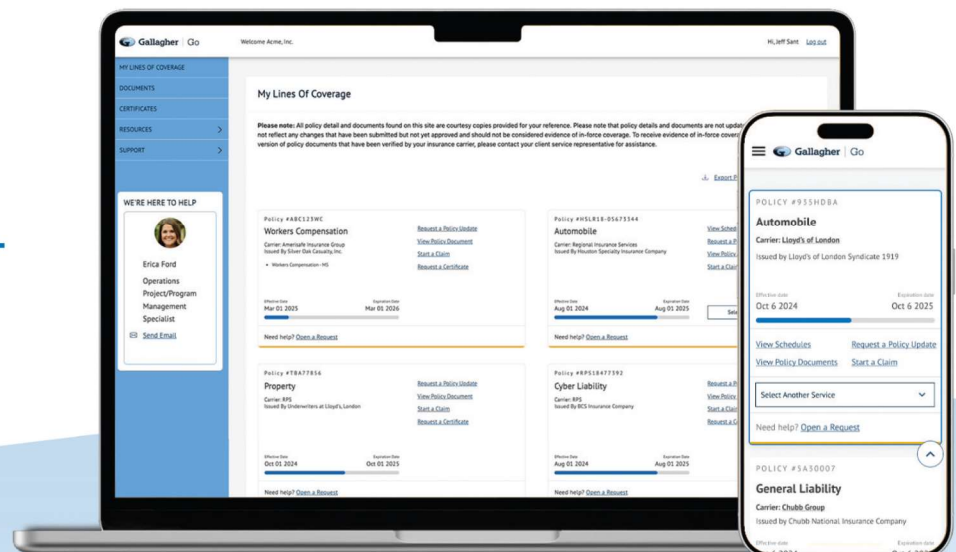
With Gallagher Go, gain access to:

- **Simplified access:** One home for your Gallagher digital tools and resources
- **24/7 availability:** Anytime, anywhere — from a computer, phone or tablet
- **Streamlined support:** Submit requests securely and instantly to your Gallagher team

A centralized home for your risk management needs, from services to insight:

- View your policies and coverage details
- Retrieve and share documents
- Manage certificates
- Submit service requests
- Access Gallagher Drive® reports

Get in touch with a Gallagher representative to learn more.



AJG.com The Gallagher Way. Since 1927.

The information contained herein is offered as insurance industry guidance and provided as an overview of current market risks and available coverages and is intended for discussion purposes only. This publication is not intended to offer financial, tax, legal or client-specific insurance or risk management advice. General insurance descriptions contained herein do not include complete Insurance policy definitions, terms, and/or conditions, and should not be relied on for coverage interpretation. Actual insurance policies must always be consulted for full coverage details and analysis. Insurance brokerage and related services provided by Arthur J. Gallagher Risk Management Services, LLC License Nos. IL 100292093 / CA 0D69293
© 2025 Arthur J. Gallagher & Co., and affiliates & subsidiaries | GGBUS104562

Contractual Risk Compliance



Insurance | Risk Management | Consulting

Mitigate contractual risk with confidence

There is more to managing compliance than just collecting your third-party vendors' certificates. **Gallagher Verify**SM ensures you are tracking all the information you need to keep your company organized, compliant and properly protected. Take advantage of our intelligent technology and experienced compliance experts to gain insight into your level of risk, giving you the freedom to focus on your day-to-day operations.



Verified Testimonial

Gallagher Verify monitors expiration dates, insurance limits and other details across thousands of COIs. In addition, their team delivers a very consultative, custom approach, which has allowed us to significantly improve our overall risk exposure.

Protect your business from unknown risk

A majority of organizations face unknown risk. In fact, research shows that most organizations average only 20% compliance for vendor insurance. Gallagher Verify limits your unknown risk and significantly improves compliance. Most companies that use Gallagher Verify average over 80% compliance.*

Track more than just certificates of insurance (COIs)

Our cloud software has the capability to track and verify compliance for any type of document your business is required to keep on file. These documents can include but are not limited to:

W-9 forms	OSHA mod rates	Background checks
MVRs	Contracts	Certifications and licenses

Gallagher Verify brings big benefits to your business

- Increased profitability due to reduced internal administrative costs
- Insurance consulting with a risk advisor
- Reports and dashboards to manage compliance trends
- Ongoing monitoring of A.M. Best insurance carrier ratings and vendor compliance with A.M. Best ratings
- Easy-to-use cloud software used to track and record incoming COIs
- Proactive compliance calls to vendors
- Industry-specific software configurations

*Tier 2 model.



Learn More About CORE360®

Gallagher Verify is part of Gallagher CORE360, our unique, comprehensive approach to evaluating your risk management program that leverages our analytical tools and diverse resources for custom, maximum impact on six cost drivers of your total cost of risk.

We consult with you to understand your **contractual liability**, and how to mitigate risks and associated costs.

This will empower you to know, control and minimize your total cost of risk, and improve your profitability.

Tiers of service tailored to the needs of your organization

	Tier 1	Tier 2
Gallagher Verify cloud software	✓	✓
Dedicated implementation project managers (includes data entry and software configuration)	✓	✓
Automated COI endorsement and document compliance verification	✓	✓
Automated noncompliance and renewal notifications to vendors	✓	✓
Client access to software support	✓	✓
Customizable daily, weekly and monthly reports, and historical compliance dashboard widgets	✓	✓
Risk management consulting for clients (insurance requirement exception guidance)		✓
Outgoing vendor compliance enforcement and educational phone calls (up to four phone calls per certificate of insurance)		✓
Weekly or monthly client stewardship calls with a risk advisor		✓
Unlimited phone support for vendors with insurance and contract-related questions		✓

Verified Testimonial

When we initially implemented Gallagher Verify, our third-party insurance compliance was less than 20%. Today, compliance is more than 90%. The aggressive tracking of insurance requirements and vendor compliance mitigates financial exposure, should there be a claim.

The Gallagher Way.
Since 1927.

ajg.com

The information contained herein is offered as insurance industry guidance and provided as an overview of current market risks and available coverages and is intended for discussion purposes only. This publication is not intended to offer legal advice or client-specific risk management advice. Any description of insurance coverages is not meant to interpret specific coverages that your company may already have in place or that may be generally available. General insurance descriptions contained herein do not include complete insurance policy definitions, terms, and/or conditions, and should not be relied on for coverage interpretation. Actual insurance policies must always be consulted for full coverage details and analysis.

Insurance brokerage and related services provided by Arthur J. Gallagher Risk Management Services, LLC. (License Nos. 100292093 and/or 0D69293).