Higginbotham™

Lead with values and value leads.



Insurance Proposal

Prepared for:

City Of Joplin, MO

Dawson Nimmo
Regional Sales Director
Proposal Date: April, 2026

Higginbotham Insurance Agency
www.higginbotham.com

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Available 24/7 at (844) 857-5899

Explanations are in general terms and do not change or replace the terms or conditions of the policies.

SUPPLEMENTAL TO PROPOSAL

This insurance document is furnished to you as a matter of information for your convenience. It only summarizes the listed proposed policy(ies) and is not intended to reflect all terms and conditions or exclusions of each proposed policy(ies). Moreover, the information contained in this document reflects proposed coverage as of the effective date(s) of the proposed policy(ies) and does not include subsequent changes. This document is not an insurance policy and does not amend, alter or extend the coverage afforded by the listed proposed policy(ies). The insurance afforded by the listed proposed policy(ies) is subject to all terms, exclusions and conditions of such proposed policy(ies). All coverages, coverage forms, rates, rating procedures, rating plans, deductibles and other provisions will apply in conformance with those used by the various Insurance Companies and authorized by the State Regulatory Authorities. Any provision contained herein which conflicts with State Regulations will be amended as required to conform.

Higginbotham receives no commission from insurance companies for placement of insurance. Higginbotham may be eligible for additional compensation, bonuses or awards based on volume and profitability of business placed with some insurance providers.





HIG Service24

A 24/7 Service Portal

You know the saying – time is your most valuable asset. At Higginbotham, we help you make the most of it with HIG Service24. With this software, you have a resource that streamlines service, empowering you to communicate with your account team and take action on your insurance policies 24/7. You get immediate fulfillment by logging into a secure online portal or mobile app.

Service Anytime, Anywhere

HIG Service24 conveniently makes your insurance information immediately available to you so you'll never have to search for your policy documents again. And, you can act upon your policies for real-time service whenever the need arises on your computer or mobile device.

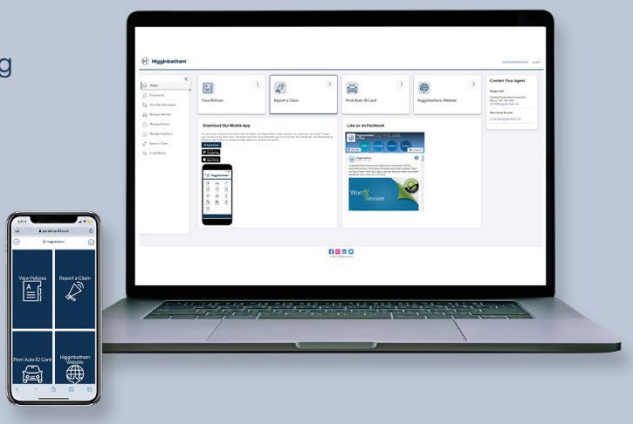
Time-Saving Capabilities

HIG Service24 is simple to use, letting you:

- Obtain Certificates of Insurance instantly.
- Print auto ID cards on demand.
- Print lists of vehicles, drivers or certificate holders.
- Request policy changes, like updating your address or adding vehicles/drivers.
- View your policy information.
- Share documents with us.
- Pay bills.
- Report claims.

Easy Access

To get started, go to https://portal.csr24.com/mvc/7282374 to create a unique login ID and password that gives you access to your insurance policies and keeps your information protected. Or, contact your account team to get set up. Either way you choose, you'll receive a user manual with step-by-step instructions so you can make the most of all the ways HIG Service24 makes the most of your time.



PROPERTY

CARRIER Federal Insurance Company

A.M. BEST RATING A++ (Superior)

POLICY PERIOD 4/7/2026 - 4/7/2027

COVERAGE Property

NAMED INSURED

- City Of Joplin

PERILS INSURED

Risks of Direct Physical Loss, Including Theft of Contents and Limited Transit Subject to Policy Terms, Conditions and Exclusions. Flood and Earthquake are specifically excluded. Please advise if quote for Flood and/or Earthquake are desired.

Premises Coverages Blanket Limits

Coverage	Limit
Building – Margin 110% Contents – Margin 110%	$75,000,000

Property Covered and Amounts

Location No.	Bldg No.	Address Line #1	Coverage	Limit
1	1	509 KENTUCKY AVE	BUILDING	226,414
1	1	509 KENTUCKY AVE	PERSONAL PROPERTY	31,950
1	1	509 KENTUCKY AVE	PAVED SURFACES	1,785
2	1	602 S MAIN ST	BUILDING	35,585,500
2	1	602 S MAIN ST	PERSONAL PROPERTY	1,461,385
2	1	602 S MAIN ST	PAVED SURFACES	1,785
3	1	303 E 3RD ST	BUILDING	11,847,575
3	1	303 E 3RD ST	PERSONAL PROPERTY	6,599,353
3	1	303 E 3RD ST	PAVED SURFACES	1,785
3	2	303 E 3RD ST	BUILDING	171,928
3	2	303 E 3RD ST	PERSONAL PROPERTY	10,424
3	2	303 E 3RD ST	PAVED SURFACES	1,785
3	3	303 E 3RD ST	BUILDING	380,225
3	3	303 E 3RD ST	PERSONAL PROPERTY	11,021
3	3	303 E 3RD ST	PAVED SURFACES	1,785
4	1	3402 S HEARNES BLVD	BUILDING	1,763,360

4	1	3402 S HEARNES BLVD	PERSONAL PROPERTY	330,630
4	1	3402 S HEARNES BLVD	PAVED SURFACES	1,785
5	1	2825 W JUNGE BLVD	BUILDING	1,873,570
5	1	2825 W JUNGE BLVD	PERSONAL PROPERTY	330,630
5	1	2825 W JUNGE BLVD	PAVED SURFACES	100
6	1	2717 NEWMAN RD	BUILDING	793,512
6	1	2717 NEWMAN RD	PERSONAL PROPERTY	192,868
6	1	2717 NEWMAN RD	PAVED SURFACES	1,785
6	2	2717 NEWMAN RD	BUILDING	3,857
6	2	2717 NEWMAN RD	PERSONAL PROPERTY	9,368
6	2	2717 NEWMAN RD	PAVED SURFACES	1,785
6	3	2717 NEWMAN RD	BUILDING	2,755
6	3	2717 NEWMAN RD	PERSONAL PROPERTY	2,755
6	3	2717 NEWMAN RD	PAVED SURFACES	1,785
6	4	2717 NEWMAN RD	BUILDING	41,200
6	4	2717 NEWMAN RD	PAVED SURFACES	1,785
7	1	3223 TEXAS AVE	BUILDING	848,617
7	1	3223 TEXAS AVE	PERSONAL PROPERTY	192,868
7	1	3223 TEXAS AVE	PAVED SURFACES	1,785
7	2	3223 TEXAS AVE	BUILDING	3,857
7	2	3223 TEXAS AVE	PERSONAL PROPERTY	9,368
7	2	3223 TEXAS AVE	PAVED SURFACES	1,785
7	3	3223 TEXAS AVE	BUILDING	41,200
7	3	3223 TEXAS AVE	PAVED SURFACES	1,785
8	1	5302 W 32ND ST	BUILDING	2,314,410
8	1	5302 W 32ND ST	PERSONAL PROPERTY	275,525
8	1	5302 W 32ND ST	PAVED SURFACES	1,785
9	1	321 E 4TH ST	BUILDING	2,424,620
9	1	321 E 4TH ST	PERSONAL PROPERTY	131,245
9	1	321 E 4TH ST	PAVED SURFACES	100
10	1	4300 W 29TH ST	BUILDING	17,061
10	1	4300 W 29TH ST	PERSONAL PROPERTY	17,061
10	1	4300 W 29TH ST	PAVED SURFACES	1,785
10	2	4300 W 29TH ST	BUILDING	44,134
10	2	4300 W 29TH ST	PAVED SURFACES	1,785
11	1	212 W 8TH ST	BUILDING	3,941,516
11	1	212 W 8TH ST	PERSONAL PROPERTY	462,882
11	1	212 W 8TH ST	PAVED SURFACES	1,785

12	1	504 S SCHIFFERDECKER AVE	BUILDING	760,449
12	1	504 S SCHIFFERDECKER AVE	PERSONAL PROPERTY	150,493
12	1	504 S SCHIFFERDECKER AVE	PAVED SURFACES	1,785
12	2	504 S SCHIFFERDECKER AVE	BUILDING	178,540
12	2	504 S SCHIFFERDECKER AVE	PERSONAL PROPERTY	84,515
12	2	504 S SCHIFFERDECKER AVE	PAVED SURFACES	1,785
12	3	504 S SCHIFFERDECKER AVE	BUILDING	281,036
12	3	504 S SCHIFFERDECKER AVE	PERSONAL PROPERTY	47,169
12	3	504 S SCHIFFERDECKER AVE	PAVED SURFACES	100
12	4	504 S SCHIFFERDECKER AVE	BUILDING	240,928
12	4	504 S SCHIFFERDECKER AVE	PERSONAL PROPERTY	267,567
12	4	504 S SCHIFFERDECKER AVE	PAVED SURFACES	100
12	5	504 S SCHIFFERDECKER AVE	BUILDING	123,986
12	5	504 S SCHIFFERDECKER AVE	PERSONAL PROPERTY	422,520
12	5	504 S SCHIFFERDECKER AVE	PAVED SURFACES	1,785
12	6	504 S SCHIFFERDECKER AVE	BUILDING	65,575
12	6	504 S SCHIFFERDECKER AVE	PAVED SURFACES	1,785
12	7	504 S SCHIFFERDECKER AVE	BUILDING	28,655
12	7	504 S SCHIFFERDECKER AVE	PAVED SURFACES	1,785
12	8	504 S SCHIFFERDECKER AVE	BUILDING	82,658
12	8	504 S SCHIFFERDECKER AVE	PAVED SURFACES	1,785
12	9	504 S SCHIFFERDECKER AVE	BUILDING	59,513

12	9	504 S SCHIFFERDECKER AVE	PERSONAL PROPERTY	197
12	9	504 S SCHIFFERDECKER AVE	PAVED SURFACES	1,785
12	10	504 S SCHIFFERDECKER AVE	BUILDING	19,838
12	10	504 S SCHIFFERDECKER AVE	PAVED SURFACES	1,785
12	11	504 S SCHIFFERDECKER AVE	BUILDING	224,828
12	11	504 S SCHIFFERDECKER AVE	PERSONAL PROPERTY	8,474
12	11	504 S SCHIFFERDECKER AVE	PAVED SURFACES	1,785
12	12	504 S SCHIFFERDECKER AVE	BUILDING	19,838
12	12	504 S SCHIFFERDECKER AVE	PAVED SURFACES	1,785
12	13	504 S SCHIFFERDECKER AVE	BUILDING	11,021
12	13	504 S SCHIFFERDECKER AVE	PERSONAL PROPERTY	22,042
12	13	504 S SCHIFFERDECKER AVE	PAVED SURFACES	1,785
12	14	504 S SCHIFFERDECKER AVE	BUILDING	721,000
12	14	504 S SCHIFFERDECKER AVE	PAVED SURFACES	1,785
12	15	504 S SCHIFFERDECKER AVE	BUILDING	67,228
12	15	504 S SCHIFFERDECKER AVE	PAVED SURFACES	1,785
12	16	504 S SCHIFFERDECKER AVE	BUILDING	52,460
12	16	504 S SCHIFFERDECKER AVE	PAVED SURFACES	1,785
12	17	504 S SCHIFFERDECKER AVE	BUILDING	55,105
12	17	504 S SCHIFFERDECKER AVE	PAVED SURFACES	1,785
12	18	504 S SCHIFFERDECKER AVE	BUILDING	44,084
12	18	504 S SCHIFFERDECKER AVE	PAVED SURFACES	1,785

12	19	504 S SCHIFFERDECKER AVE	BUILDING	44,084
12	19	504 S SCHIFFERDECKER AVE	PAVED SURFACES	1,785
12	20	504 S SCHIFFERDECKER AVE	PERSONAL PROPERTY	55,105
12	20	504 S SCHIFFERDECKER AVE	PAVED SURFACES	1,785
12	21	504 S SCHIFFERDECKER AVE	PERSONAL PROPERTY	27,553
12	21	504 S SCHIFFERDECKER AVE	PAVED SURFACES	1,785
12	22	504 S SCHIFFERDECKER AVE	BUILDING	5,841,130
12	22	504 S SCHIFFERDECKER AVE	PAVED SURFACES	1,785
12	23	504 S SCHIFFERDECKER AVE	BUILDING	17,083
12	23	504 S SCHIFFERDECKER AVE	PAVED SURFACES	1,785
12	24	504 S SCHIFFERDECKER AVE	BUILDING	2,645,040
12	24	504 S SCHIFFERDECKER AVE	PAVED SURFACES	1,785
12	25	504 S SCHIFFERDECKER AVE	BUILDING	582,629
12	25	504 S SCHIFFERDECKER AVE	PAVED SURFACES	1,785
13	1	501 S TURK AVE	BUILDING	223,726
13	1	501 S TURK AVE	PERSONAL PROPERTY	4,154
13	1	501 S TURK AVE	PAVED SURFACES	1,785
13	2	501 S TURK AVE	BUILDING	2,760
13	2	501 S TURK AVE	PAVED SURFACES	1,785
13	3	501 S TURK AVE	BUILDING	223,726
13	3	501 S TURK AVE	PAVED SURFACES	1,785
13	4	501 S TURK AVE	BUILDING	44,084
13	4	501 S TURK AVE	PAVED SURFACES	1,785
13	5	501 S TURK AVE	BUILDING	30,000
13	5	501 S TURK AVE	PAVED SURFACES	1,785
14	1	W 26TH ST	BUILDING	229,237
14	1	W 26TH ST	PERSONAL PROPERTY	18,510

14	1	W 26TH ST	PAVED SURFACES	1,785
14	2	W 26TH ST	BUILDING	30,859
14	2	W 26TH ST	PAVED SURFACES	1,785
14	3	W 26TH ST	BUILDING	1,432,730
14	3	W 26TH ST	PERSONAL PROPERTY	3,306
14	3	W 26TH ST	PAVED SURFACES	1,785
14	4	W 26TH ST	PERSONAL PROPERTY	247,973
14	4	W 26TH ST	PAVED SURFACES	1,785
14	5	W 26TH ST	PERSONAL PROPERTY	165,315
14	5	W 26TH ST	PAVED SURFACES	1,785
14	6	W 26TH ST	PERSONAL PROPERTY	109,777
14	6	W 26TH ST	PAVED SURFACES	1,785
14	7	W 26TH ST	PERSONAL PROPERTY	15,338
14	7	W 26TH ST	PAVED SURFACES	1,785
14	8	W 26TH ST	PERSONAL PROPERTY	2,096
14	8	W 26TH ST	PAVED SURFACES	1,785
14	9	W 26TH ST	PERSONAL PROPERTY	672,376
14	9	W 26TH ST	PAVED SURFACES	1,785
14	10	W 26TH ST	BUILDING	101,606
14	10	W 26TH ST	PAVED SURFACES	1,785
14	11	W 26TH ST	BUILDING	40,227
14	11	W 26TH ST	PAVED SURFACES	1,785
14	12	W 26TH ST	BUILDING	33,063
14	12	W 26TH ST	PAVED SURFACES	1,785
14	13	W 26TH ST	BUILDING	59,527
14	13	W 26TH ST	PAVED SURFACES	1,785
14	14	W 26TH ST	BUILDING	70,165
14	14	W 26TH ST	PAVED SURFACES	1,785
15	1	530 S SCHOOL AVE	BUILDING	228,135
15	1	530 S SCHOOL AVE	PERSONAL PROPERTY	7,822
15	1	530 S SCHOOL AVE	PAVED SURFACES	1,785
15	2	530 S SCHOOL AVE	BUILDING	223,726
15	2	530 S SCHOOL AVE	PAVED SURFACES	1,785
15	3	530 S SCHOOL AVE	BUILDING	59,513
15	3	530 S SCHOOL AVE	PAVED SURFACES	1,785
15	4	530 S SCHOOL AVE	BUILDING	9,919
15	4	530 S SCHOOL AVE	PAVED SURFACES	1,785
15	5	530 S SCHOOL AVE	BUILDING	9,919

15	5	530 S SCHOOL AVE	PERSONAL PROPERTY	4,818
15	5	530 S SCHOOL AVE	PAVED SURFACES	1,785
15	6	530 S SCHOOL AVE	BUILDING	20,940
15	6	530 S SCHOOL AVE	PERSONAL PROPERTY	5,396
15	6	530 S SCHOOL AVE	PAVED SURFACES	1,785
15	7	530 S SCHOOL AVE	BUILDING	21,491
15	7	530 S SCHOOL AVE	PAVED SURFACES	1,785
15	8	530 S SCHOOL AVE	BUILDING	1,133,000
15	8	530 S SCHOOL AVE	PAVED SURFACES	1,785
15	9	530 S SCHOOL AVE	BUILDING	44,551
15	9	530 S SCHOOL AVE	PAVED SURFACES	1,785
15	10	530 S SCHOOL AVE	BUILDING	500,000
15	10	530 S SCHOOL AVE	PAVED SURFACES	1,785
16	1	4600 MC CLELLAND PARK BLVD	BUILDING	59,513
16	1	4600 MC CLELLAND PARK BLVD	PAVED SURFACES	1,785
16	2	4600 MC CLELLAND PARK BLVD	BUILDING	83,760
16	2	4600 MC CLELLAND PARK BLVD	PAVED SURFACES	1,785
16	3	4600 MC CLELLAND PARK BLVD	BUILDING	67,228
16	3	4600 MC CLELLAND PARK BLVD	PAVED SURFACES	1,785
16	4	4600 MC CLELLAND PARK BLVD	BUILDING	44,084
16	4	4600 MC CLELLAND PARK BLVD	PAVED SURFACES	1,785
16	5	4600 MC CLELLAND PARK BLVD	BUILDING	66,126
16	5	4600 MC CLELLAND PARK BLVD	PAVED SURFACES	1,785
17	1	1305 E 3RD ST	BUILDING	4,298,190
17	1	1305 E 3RD ST	PERSONAL PROPERTY	6,030
17	1	1305 E 3RD ST	PAVED SURFACES	1,785
17	2	1305 E 3RD ST	BUILDING	110,210
17	2	1305 E 3RD ST	PAVED SURFACES	1,785
18	1	2202 S JACKSON AVE	BUILDING	1,212,310
18	1	2202 S JACKSON AVE	PERSONAL PROPERTY	18,512

18	1	2202 S JACKSON AVE	PAVED SURFACES	1,785
18	2	2202 S JACKSON AVE	BUILDING	2,976
18	2	2202 S JACKSON AVE	PAVED SURFACES	1,785
19	1	520 S SCHOOL AVE	BUILDING	330,630
19	1	520 S SCHOOL AVE	PERSONAL PROPERTY	13,036
19	1	520 S SCHOOL AVE	PAVED SURFACES	1,785
20	1	2200 INDEPENDENCE AVE	BUILDING	223,726
20	1	2200 INDEPENDENCE AVE	PAVED SURFACES	1,785
20	2	2200 INDEPENDENCE AVE	BUILDING	33,063
20	2	2200 INDEPENDENCE AVE	PAVED SURFACES	1,785
20	3	2200 INDEPENDENCE AVE	BUILDING	16,532
20	3	2200 INDEPENDENCE AVE	PAVED SURFACES	1,785
20	4	2200 INDEPENDENCE AVE	BUILDING	26,750
20	4	2200 INDEPENDENCE AVE	PAVED SURFACES	1,785
21	1	201 E 28TH ST	BUILDING	34,716
21	1	201 E 28TH ST	PAVED SURFACES	1,785
21	2	201 E 28TH ST	BUILDING	33,063
21	2	201 E 28TH ST	PAVED SURFACES	1,785
21	3	201 E 28TH ST	BUILDING	27,553
21	3	201 E 28TH ST	PAVED SURFACES	1,785
22	1	501 NE MURPHY BLVD	BUILDING	52,901
22	1	501 NE MURPHY BLVD	PAVED SURFACES	1,785
22	2	501 NE MURPHY BLVD	BUILDING	52,901
22	2	501 NE MURPHY BLVD	PAVED SURFACES	1,785
22	3	501 NE MURPHY BLVD	BUILDING	44,084
22	3	501 NE MURPHY BLVD	PAVED SURFACES	1,785
22	4	501 NE MURPHY BLVD	BUILDING	44,084
22	4	501 NE MURPHY BLVD	PAVED SURFACES	1,785
22	5	501 NE MURPHY BLVD	BUILDING	169,283
22	5	501 NE MURPHY BLVD	PAVED SURFACES	1,785
22	6	501 NE MURPHY BLVD	BUILDING	50,000
22	6	501 NE MURPHY BLVD	PAVED SURFACES	1,785

22	7	501 NE MURPHY BLVD	BUILDING	50,000
22	7	501 NE MURPHY BLVD	PAVED SURFACES	1,785
22	8	501 NE MURPHY BLVD	BUILDING	400,000
22	8	501 NE MURPHY BLVD	PAVED SURFACES	1,785
22	9	501 NE MURPHY BLVD	BUILDING	80,000
22	9	501 NE MURPHY BLVD	PAVED SURFACES	1,785
22	10	501 NE MURPHY BLVD	BUILDING	80,000
22	10	501 NE MURPHY BLVD	PAVED SURFACES	1,785
23	1	2931 S JACKSON AVE	BUILDING	33,063
23	1	2931 S JACKSON AVE	PAVED SURFACES	1,785
24	1	1715 KANSAS AVE	BUILDING	44,084
24	1	1715 KANSAS AVE	PAVED SURFACES	1,785
24	2	1715 KANSAS AVE	BUILDING	93,679
24	2	1715 KANSAS AVE	PAVED SURFACES	1,785
24	3	1715 KANSAS AVE	BUILDING	66,126
24	3	1715 KANSAS AVE	PAVED SURFACES	1,785
24	4	1715 KANSAS AVE	BUILDING	27,553
24	4	1715 KANSAS AVE	PAVED SURFACES	1,785
24	5	1715 KANSAS AVE	BUILDING	32,742
24	5	1715 KANSAS AVE	PAVED SURFACES	1,785
24	6	1715 KANSAS AVE	BUILDING	57,695
24	6	1715 KANSAS AVE	PAVED SURFACES	1,785
24	7	1715 KANSAS AVE	BUILDING	70,165
24	7	1715 KANSAS AVE	PAVED SURFACES	100
24	8	1715 KANSAS AVE	BUILDING	18,371
24	8	1715 KANSAS AVE	PAVED SURFACES	1,785
24	9	1715 KANSAS AVE	BUILDING	17,124
24	9	1715 KANSAS AVE	PAVED SURFACES	1,785
24	10	1715 KANSAS AVE	BUILDING	35,834
24	10	1715 KANSAS AVE	PAVED SURFACES	1,785
25	1	3301 W 1ST ST	BUILDING	375,913
25	1	3301 W 1ST ST	PERSONAL PROPERTY	44,084
25	1	3301 W 1ST ST	PAVED SURFACES	1,785
25	2	3301 W 1ST ST	BUILDING	2,265,489
25	2	3301 W 1ST ST	PAVED SURFACES	1,785
25	3	3301 W 1ST ST	BUILDING	520,150
25	3	3301 W 1ST ST	PERSONAL PROPERTY	82,400
25	3	3301 W 1ST ST	PAVED SURFACES	1,785

25	4	3301 W 1ST ST	BUILDING	2,260,335
25	4	3301 W 1ST ST	PERSONAL PROPERTY	13,245
25	4	3301 W 1ST ST	PAVED SURFACES	1,785
25	5	3301 W 1ST ST	BUILDING	439,347
25	5	3301 W 1ST ST	PERSONAL PROPERTY	20,600
25	5	3301 W 1ST ST	PAVED SURFACES	1,785
25	6	3301 W 1ST ST	BUILDING	515,000
25	6	3301 W 1ST ST	PERSONAL PROPERTY	20,600
25	6	3301 W 1ST ST	PAVED SURFACES	1,785
25	7	3301 W 1ST ST	BUILDING	515,000
25	7	3301 W 1ST ST	PERSONAL PROPERTY	20,600
25	7	3301 W 1ST ST	PAVED SURFACES	1,785
25	8	3301 W 1ST ST	BUILDING	2,575,000
25	8	3301 W 1ST ST	PAVED SURFACES	100
25	9	3301 W 1ST ST	BUILDING	1,030,000
25	9	3301 W 1ST ST	PAVED SURFACES	1,785
25	10	3301 W 1ST ST	BUILDING	30,000
25	10	3301 W 1ST ST	PAVED SURFACES	1,785
26	1	1301 W 2ND ST	BUILDING	1,041,485
26	1	1301 W 2ND ST	PERSONAL PROPERTY	60,233
26	1	1301 W 2ND ST	PAVED SURFACES	1,785
26	2	1301 W 2ND ST	BUILDING	1,470,201
26	2	1301 W 2ND ST	PERSONAL PROPERTY	1,778,689
26	2	1301 W 2ND ST	PAVED SURFACES	1,785
26	3	1301 W 2ND ST	BUILDING	231,441
26	3	1301 W 2ND ST	PERSONAL PROPERTY	52,145
26	3	1301 W 2ND ST	PAVED SURFACES	1,785
26	4	1301 W 2ND ST	BUILDING	2,093,990
26	4	1301 W 2ND ST	PAVED SURFACES	1,785
26	5	1301 W 2ND ST	BUILDING	1,102,100
26	5	1301 W 2ND ST	PAVED SURFACES	1,785
26	6	1301 W 2ND ST	BUILDING	99,189
26	6	1301 W 2ND ST	PERSONAL PROPERTY	27,553
26	6	1301 W 2ND ST	PAVED SURFACES	1,785
26	7	1301 W 2ND ST	BUILDING	169,537
26	7	1301 W 2ND ST	PAVED SURFACES	1,785
26	8	1301 W 2ND ST	BUILDING	86,094
26	8	1301 W 2ND ST	PAVED SURFACES	1,785

26	9	1301 W 2ND ST	BUILDING	120,520
26	9	1301 W 2ND ST	PAVED SURFACES	1,785
26	10	1301 W 2ND ST	PERSONAL PROPERTY	110,210
26	10	1301 W 2ND ST	PAVED SURFACES	1,785
26	11	1301 W 2ND ST	BUILDING	13,442
26	11	1301 W 2ND ST	PAVED SURFACES	1,785
26	12	1301 W 2ND ST	BUILDING	13,648
26	12	1301 W 2ND ST	PAVED SURFACES	1,785
26	13	1301 W 2ND ST	BUILDING	9,041
26	13	1301 W 2ND ST	PAVED SURFACES	1,785
26	14	1301 W 2ND ST	BUILDING	4,944
26	14	1301 W 2ND ST	PAVED SURFACES	1,785
27	1	7331 STATE HWY 43	BUILDING	3,306,300
27	1	7331 STATE HWY 43	PERSONAL PROPERTY	208,294
27	1	7331 STATE HWY 43	PAVED SURFACES	1,785
27	2	7331 STATE HWY 43	BUILDING	2,204,200
27	2	7331 STATE HWY 43	PAVED SURFACES	1,785
27	3	7331 STATE HWY 43	BUILDING	55,105
27	3	7331 STATE HWY 43	PAVED SURFACES	1,785
27	4	7331 STATE HWY 43	BUILDING	132,817
27	4	7331 STATE HWY 43	PERSONAL PROPERTY	8,474
27	4	7331 STATE HWY 43	PAVED SURFACES	1,785
27	5	7331 STATE HWY 43	BUILDING	6,612,600
27	5	7331 STATE HWY 43	PERSONAL PROPERTY	220,420
27	5	7331 STATE HWY 43	PAVED SURFACES	1,785
27	6	7331 STATE HWY 43	BUILDING	3,526,720
27	6	7331 STATE HWY 43	PERSONAL PROPERTY	220,420
27	6	7331 STATE HWY 43	PAVED SURFACES	1,785
27	7	7331 STATE HWY 43	BUILDING	551,050
27	7	7331 STATE HWY 43	PERSONAL PROPERTY	165,315
27	7	7331 STATE HWY 43	PAVED SURFACES	1,785
27	8	7331 STATE HWY 43	BUILDING	5,665,000
27	8	7331 STATE HWY 43	PERSONAL PROPERTY	103,000
27	8	7331 STATE HWY 43	PAVED SURFACES	1,785
27	9	7331 STATE HWY 43	BUILDING	551,880
27	9	7331 STATE HWY 43	PAVED SURFACES	1,785
27	10	7331 STATE HWY 43	BUILDING	253,865
27	10	7331 STATE HWY 43	PAVED SURFACES	1,785

28	1	303 S HIGH AVE	BUILDING	54,003
28	1	303 S HIGH AVE	PAVED SURFACES	1,785
29	1	130 N PORTER AVE	BUILDING	352,672
29	1	130 N PORTER AVE	PAVED SURFACES	1,785
30	1	123 S MAIN ST	BUILDING	992,992
30	1	123 S MAIN ST	PAVED SURFACES	1,785
31	1	44TH & VIRGINIA BELOW GROUND	BUILDING	617,176
31	1	44TH & VIRGINIA BELOW GROUND	PERSONAL PROPERTY	132,252
31	1	44TH & VIRGINIA BELOW GROUND	PAVED SURFACES	1,785
31	2	44TH & VIRGINIA BELOW GROUND	BUILDING	96,389
31	2	44TH & VIRGINIA BELOW GROUND	PAVED SURFACES	1,785
31	3	44TH & VIRGINIA BELOW GROUND	BUILDING	1,600,000
31	3	44TH & VIRGINIA BELOW GROUND	PAVED SURFACES	1,785
31	4	44TH & VIRGINIA BELOW GROUND	BUILDING	1,600,000
31	4	44TH & VIRGINIA BELOW GROUND	PAVED SURFACES	1,785
32	1	4625 N LONE ELM AVE	BUILDING	119,440
32	1	4625 N LONE ELM AVE	PERSONAL PROPERTY	112,932
32	1	4625 N LONE ELM AVE	PAVED SURFACES	100
33	1	2860 APRICOT DR	BUILDING	253,483
33	1	2860 APRICOT DR	PAVED SURFACES	1,785
33	2	2860 APRICOT DR	BUILDING	209,399
33	2	2860 APRICOT DR	PERSONAL PROPERTY	132,252
33	2	2860 APRICOT DR	PAVED SURFACES	1,785
33	3	2860 APRICOT DR	BUILDING	170,826
33	3	2860 APRICOT DR	PAVED SURFACES	1,785
33	4	2860 APRICOT DR	BUILDING	1,629,434
33	4	2860 APRICOT DR	PERSONAL PROPERTY	130,356
33	4	2860 APRICOT DR	PAVED SURFACES	1,785
33	5	2860 APRICOT DR	BUILDING	895,800
33	5	2860 APRICOT DR	PERSONAL PROPERTY	110,803
33	5	2860 APRICOT DR	PAVED SURFACES	1,785

33	6	2860 APRICOT DR	BUILDING	391,509
33	6	2860 APRICOT DR	PERSONAL PROPERTY	19,553
33	6	2860 APRICOT DR	PAVED SURFACES	1,785
33	7	2860 APRICOT DR	BUILDING	132,511
33	7	2860 APRICOT DR	PAVED SURFACES	1,785
33	8	2860 APRICOT DR	BUILDING	119,440
33	8	2860 APRICOT DR	PERSONAL PROPERTY	13,036
33	8	2860 APRICOT DR	PAVED SURFACES	1,785
33	9	2860 APRICOT DR	BUILDING	91,157
33	9	2860 APRICOT DR	PAVED SURFACES	1,785
33	10	2860 APRICOT DR	BUILDING	3,296,000
33	10	2860 APRICOT DR	PAVED SURFACES	1,785
33	11	2860 APRICOT DR	BUILDING	4,635,000
33	11	2860 APRICOT DR	PAVED SURFACES	1,785
33	12	2860 APRICOT DR	BUILDING	1,339,000
33	12	2860 APRICOT DR	PAVED SURFACES	1,785
33	13	2860 APRICOT DR	BUILDING	309,000
33	13	2860 APRICOT DR	PAVED SURFACES	1,785
33	14	2860 APRICOT DR	BUILDING	2,060,000
33	14	2860 APRICOT DR	PAVED SURFACES	1,785
33	15	2860 APRICOT DR	BUILDING	1,854,000
33	15	2860 APRICOT DR	PAVED SURFACES	1,785
33	16	2860 APRICOT DR	BUILDING	412,000
33	16	2860 APRICOT DR	PAVED SURFACES	1,785
33	17	2860 APRICOT DR	BUILDING	669,500
33	17	2860 APRICOT DR	PAVED SURFACES	1,785
33	18	2860 APRICOT DR	BUILDING	463,500
33	18	2860 APRICOT DR	PAVED SURFACES	1,785
33	19	2860 APRICOT DR	BUILDING	154,500
33	19	2860 APRICOT DR	PAVED SURFACES	1,785
33	20	2860 APRICOT DR	BUILDING	51,500
33	20	2860 APRICOT DR	PAVED SURFACES	1,785
34	1	3457 W EDDY	BUILDING	344,373
34	1	3457 W EDDY	PERSONAL PROPERTY	598,708
34	1	3457 W EDDY	PAVED SURFACES	1,785
34	2	3457 W EDDY	BUILDING	529,805
34	2	3457 W EDDY	PERSONAL PROPERTY	1,108,273
34	2	3457 W EDDY	PAVED SURFACES	1,785

34	3	3457 W EDDY	BUILDING	176,602
34	3	3457 W EDDY	PERSONAL PROPERTY	481,858
34	3	3457 W EDDY	PAVED SURFACES	1,785
34	4	3457 W EDDY	BUILDING	2,626,950
34	4	3457 W EDDY	PERSONAL PROPERTY	1,264,877
34	4	3457 W EDDY	PAVED SURFACES	1,785
34	5	3457 W EDDY	BUILDING	496,692
34	5	3457 W EDDY	PERSONAL PROPERTY	373,440
34	5	3457 W EDDY	PAVED SURFACES	1,785
34	6	3457 W EDDY	BUILDING	122,517
34	6	3457 W EDDY	PERSONAL PROPERTY	272,251
34	6	3457 W EDDY	PAVED SURFACES	1,785
34	7	3457 W EDDY	BUILDING	503,315
34	7	3457 W EDDY	PERSONAL PROPERTY	586,662
34	7	3457 W EDDY	PAVED SURFACES	1,785
34	8	3457 W EDDY	BUILDING	226,270
34	8	3457 W EDDY	PERSONAL PROPERTY	378,463
34	8	3457 W EDDY	PAVED SURFACES	1,785
34	9	3457 W EDDY	BUILDING	1,434,889
34	9	3457 W EDDY	PERSONAL PROPERTY	240,928
34	9	3457 W EDDY	PAVED SURFACES	1,785
34	10	3457 W EDDY	BUILDING	1,111,486
34	10	3457 W EDDY	PERSONAL PROPERTY	513,179
34	10	3457 W EDDY	PAVED SURFACES	1,785
34	11	3457 W EDDY	BUILDING	1,377,493
34	11	3457 W EDDY	PERSONAL PROPERTY	505,951
34	11	3457 W EDDY	PAVED SURFACES	1,785
34	12	3457 W EDDY	BUILDING	862,037
34	12	3457 W EDDY	PERSONAL PROPERTY	757,721
34	12	3457 W EDDY	PAVED SURFACES	1,785
34	13	3457 W EDDY	BUILDING	242,828
34	13	3457 W EDDY	PERSONAL PROPERTY	301,161
34	13	3457 W EDDY	PAVED SURFACES	1,785
34	14	3457 W EDDY	BUILDING	3,311,281
34	14	3457 W EDDY	PERSONAL PROPERTY	4,577,648
34	14	3457 W EDDY	PAVED SURFACES	1,785
34	15	3457 W EDDY	BUILDING	107,064
34	15	3457 W EDDY	PERSONAL PROPERTY	140,943

34	15	3457 W EDDY	PAVED SURFACES	1,785
34	16	3457 W EDDY	BUILDING	80,575
34	16	3457 W EDDY	PERSONAL PROPERTY	167,445
34	16	3457 W EDDY	PAVED SURFACES	1,785
34	17	3457 W EDDY	BUILDING	794,708
34	17	3457 W EDDY	PERSONAL PROPERTY	698,694
34	17	3457 W EDDY	PAVED SURFACES	1,785
34	18	3457 W EDDY	BUILDING	386,316
34	18	3457 W EDDY	PERSONAL PROPERTY	5,053,481
34	18	3457 W EDDY	PAVED SURFACES	1,785
34	19	3457 W EDDY	BUILDING	121,231
34	19	3457 W EDDY	PERSONAL PROPERTY	4,408,400
34	19	3457 W EDDY	PAVED SURFACES	1,785
34	20	3457 W EDDY	BUILDING	132,252
34	20	3457 W EDDY	PERSONAL PROPERTY	495,945
34	20	3457 W EDDY	PAVED SURFACES	1,785
34	21	3457 W EDDY	BUILDING	1,267,415
34	21	3457 W EDDY	PAVED SURFACES	1,785
34	22	3457 W EDDY	BUILDING	407,777
34	22	3457 W EDDY	PAVED SURFACES	1,785
34	23	3457 W EDDY	BUILDING	1,545,000
34	23	3457 W EDDY	PAVED SURFACES	100
34	24	3457 W EDDY	BUILDING	571,650
34	24	3457 W EDDY	PAVED SURFACES	1,785
34	25	3457 W EDDY	BUILDING	6,180,000
34	25	3457 W EDDY	PAVED SURFACES	1,785
34	26	3457 W EDDY	BUILDING	164,800
34	26	3457 W EDDY	PAVED SURFACES	1,785
34	27	3457 W EDDY	BUILDING	41,200
34	27	3457 W EDDY	PAVED SURFACES	1,785
34	28	3457 W EDDY	BUILDING	1,236,000
34	28	3457 W EDDY	PAVED SURFACES	1,785
35	1	602 S MAIN ST	PERSONAL PROPERTY	231,661
35	1	602 S MAIN ST	PAVED SURFACES	1,785
35	2	602 S MAIN ST	PERSONAL PROPERTY	99,907
35	2	602 S MAIN ST	PAVED SURFACES	1,785
35	3	602 S MAIN ST	BUILDING	309,000
35	3	602 S MAIN ST	PAVED SURFACES	1,785

36	1	3106 SILVER CREEK RD	BUILDING	107,083
36	1	3106 SILVER CREEK RD	PAVED SURFACES	1,785
37	1	5102 SWEDE LN	BUILDING	6,888,125
37	1	5102 SWEDE LN	PERSONAL PROPERTY	826,575
37	1	5102 SWEDE LN	PAVED SURFACES	1,785
38	1	1901 E 20TH ST	BUILDING	18,735,700
38	1	1901 E 20TH ST	PERSONAL PROPERTY	4,959,450
38	1	1901 E 20TH ST	PAVED SURFACES	1,785
39	1	2616 S PICHER AVE	BUILDING	4,899,937
39	1	2616 S PICHER AVE	PERSONAL PROPERTY	45,190
39	1	2616 S PICHER AVE	PAVED SURFACES	1,785
40	1	4555 CEDAR DR	BUILDING	57,309
40	1	4555 CEDAR DR	PAVED SURFACES	1,785
41	1	2951 N LOMA LINDA DR	BUILDING	33,063
41	1	2951 N LOMA LINDA DR	PAVED SURFACES	1,785
42	1	300 KENSOR CT	BUILDING	62,820
42	1	300 KENSOR CT	PAVED SURFACES	1,785
43	1	6208 S SCENIC AVE	BUILDING	56,207
43	1	6208 S SCENIC AVE	PAVED SURFACES	1,785
44	1	3023 S SCRENE LN	BUILDING	23,144
44	1	3023 S SCRENE LN	PAVED SURFACES	1,785
45	1	200 E HIGHWAY I-44	BUILDING	19,838
45	1	200 E HIGHWAY I-44	PAVED SURFACES	1,785
46	1	3502 ANTELOPE RD	BUILDING	56,428
46	1	3502 ANTELOPE RD	PAVED SURFACES	1,785
47	1	4202 SWEDE LN	BUILDING	71,637
47	1	4202 SWEDE LN	PAVED SURFACES	1,785
48	1	2204 GOLF LINKS	BUILDING	26,450
48	1	2204 GOLF LINKS	PAVED SURFACES	1,785
49	1	4001 TANYARD RD	BUILDING	36,369
49	1	4001 TANYARD RD	PAVED SURFACES	1,785
50	1	3000 COUNTRY CLUB RD	BUILDING	33,063
50	1	3000 COUNTRY CLUB RD	PAVED SURFACES	100
51	1	NOTTING HILL RD	BUILDING	26,450
51	1	NOTTING HILL RD	PAVED SURFACES	1,785
52	1	5500 N DENNIS WEAVER	BUILDING	21,491

52	1	5500 N DENNIS WEAVER	PAVED SURFACES	1,785
53	1	5202 N DENNIS WEAVER	BUILDING	62,820
53	1	5202 N DENNIS WEAVER	PAVED SURFACES	1,785
54	1	3620 W 7TH ST	BUILDING	22,042
54	1	3620 W 7TH ST	PAVED SURFACES	100
55	1	2002 N BLACK CAT RD	BUILDING	18,515
55	1	2002 N BLACK CAT RD	PAVED SURFACES	1,785
56	1	1816 S CLEVELAND TER	BUILDING	84,421
56	1	1816 S CLEVELAND TER	PAVED SURFACES	1,785
57	1	2730 ST JOHNS BLVD	BUILDING	207,195
57	1	2730 ST JOHNS BLVD	PERSONAL PROPERTY	1,706,000
57	1	2730 ST JOHNS BLVD	PAVED SURFACES	100
58	1	6720 E 30TH STREET	BUILDING	4,589,264
58	1	6720 E 30TH STREET	PERSONAL PROPERTY	309,000
58	1	6720 E 30TH STREET	PAVED SURFACES	1,785
59	1	606 KENTUCKY AVE	BUILDING	927,000
59	1	606 KENTUCKY AVE	PERSONAL PROPERTY	82,400
59	1	606 KENTUCKY AVE	PAVED SURFACES	1,785
60	1	3010 W 1ST ST	BUILDING	1,102,100
60	1	3010 W 1ST ST	PERSONAL PROPERTY	1,598
60	1	3010 W 1ST ST	PAVED SURFACES	1,785
60	2	3010 W 1ST ST	BUILDING	82,658
60	2	3010 W 1ST ST	PAVED SURFACES	1,785
61	1	120 N PORTER AVE	BUILDING	12,360
61	1	120 N PORTER AVE	PERSONAL PROPERTY	10,300
61	1	120 N PORTER AVE	PAVED SURFACES	1,785
62	1	300 COLONIAL DR	BUILDING	10,300,000
62	1	300 COLONIAL DR	PERSONAL PROPERTY	51,500
62	1	300 COLONIAL DR	PAVED SURFACES	1,785
63	1	APPLE ROAD	BUILDING	309,000
63	1	APPLE ROAD	PAVED SURFACES	1,785
64	1	4230 S DUQUESNE RD	BUILDING	216,300
64	1	4230 S DUQUESNE RD	PAVED SURFACES	1,785
65	1	4616 S DUQUESNE RD	BUILDING	216,300
65	1	4616 S DUQUESNE RD	PAVED SURFACES	1,785

66	1	3110 WOODLAND DR	BUILDING	216,300
66	1	3110 WOODLAND DR	PAVED SURFACES	1,785
67	1	3300 WOODLAND DR	BUILDING	216,300
67	1	3300 WOODLAND DR	PAVED SURFACES	1,785
68	1	N MOFFETT & GLENVIEW PLACE	BUILDING	70,000
68	1	N MOFFETT & GLENVIEW PLACE	PAVED SURFACES	1,785
68	2	N MOFFETT & GLENVIEW PLACE	BUILDING	30,000
68	2	N MOFFETT & GLENVIEW PLACE	PAVED SURFACES	1,785
69	1	ADVENTURE LANE	BUILDING	7,000,000
69	1	ADVENTURE LANE	PAVED SURFACES	1,785
70	1	W 15TH STREET & ADELE AVE	BUILDING	30,000
70	1	W 15TH STREET & ADELE AVE	PAVED SURFACES	1,785
71	1	102 N RANGE LINE RD	BUILDING	265,000
71	1	102 N RANGE LINE RD	PAVED SURFACES	1,785
72	1	33RD ST & MCCLELLAND BLVD	BUILDING	265,000
72	1	33RD ST & MCCLELLAND BLVD	PAVED SURFACES	1,785
72	2	33RD ST & MCCLELLAND BLVD	BUILDING	385,000
72	2	33RD ST & MCCLELLAND BLVD	PAVED SURFACES	1,785
73	1	1201 S MAIDEN LN	BUILDING	15,000
73	1	1201 S MAIDEN LN	PAVED SURFACES	1,785

**Deductible is Per Occurrence unless otherwise stated.*

***Coinsurance is a responsibility of the insured; Insureds must request appropriate property limits to value, be it Replacement Cost or Actual Cash Value. Failure to carry appropriate property limits could result in a coinsurance penalty, in the event of a claim*

Deductibles

- $100,000 All Other Perils
- $100,000 Discharge of Water Peril
- $100,000 Leakage Fire Prot Peril
- 24 Hour Waiting Period
- 72 Hour Waiting Period Discharge of Water
- 72 Hour Waiting Period Leakage Fire Prot
- Extended Period: Unlimited
- Wind/Hail/Hurricane Property Damage Per Premise/Per Occurrence Percentage Deductible – 2%
- Wind/Hail/Hurricane Property Damage Minimum Dollar Deductible $100,000
- Wind/Hail/Hurricane Waiting Period Per Premises/Per Occurrence (Consecutive Hours) 72 Hours
- The information shown above applies to: all premises coverages; all additional coverages; and debris removal coverage, and all premises, unless corresponding specific information is shown as applicable to a specific premises or coverage.

Valuation

- Replacement Cost
- Cost of Replacement at any Location
- Brands & Labels
- Construction Fees
- Customs Duties
- Extended Warranties
- Ordinance or Law
- Selling Price on Finished Stock and Sold Personal Property
- Replacement Cost on Personal Property of Others, Business Personal Property You Lease and Personal Property of Employees
- Replacement Cost on Research and Development Property if repaired, replaced or reproduced
- Valuation on Tenants' I & B when not replaced – ACV
- 24 Months to Decide to Repair or Replace

ADDITIONAL COVERAGES

Coverage	Limit
Business Income/Extra Expense - Blanket	$2,500,000
Business Income – Loss of Utilities – Overhead Lines - Blanket	$250,000
Paved Surfaces - Blanket	$400,000
EDP Property on Premises – Blanket	$3,842,319
Machinery Breakdown	Included
Errors or Omissions	$1,000,000
Ocean Cargo Goods In Transit	$50,000
Personal Property in Transit	$500,000
Prohibition of Access – Per Occurrence	$50,000
Prohibition of Access – Annual Aggregate	$100,000
Blanket Limit of Insurance applies to the below: Accounts Receivable Electronic Data Processing Property Fine Arts Leasehold Interest – Bonus Payment, Prepaid Rent, Sublease Profit, Tenants' Lease Interest Leasehold Interest – Undamaged Tenant's Improvements & Betterments Non-Owned Detached Trailers Outdoor Trees, Shrubs, Plants or Lawns Pair and Set Personal Property of Employees Public Safety Services Charges Research and Development Property Valuables Papers	$500,000
Any other location for: Accounts Receivable Building Components EDP Property Fine Arts Personal Property R&D Property Valuable Papers	$75,000 $75,000 $75,000 $75,000 $75,000 $75,000 $75,000
Debris Removal 25% of direct damage loss; plus Premises Shown in the	$500,000

Explanations are in general terms and do not change or replace the terms or conditions of the policies.

Declarations Any Other Location In Transit	$50,000 $50,000
Deferred Payments	$50,000
Exhibition, Fair or Trade Show: EDP Property Fine Arts Personal Property	 $75,000 $75,000 $75,000
Extra Expense	$250,000
Fungus Clean-Up or Removal	$50,000
Installation: Any Job Site In Transit	 $50,000 $50,000
In Transit For Accounts Receivable Building Components EDP Property Fine Arts Personal Property Valuable Papers	 $50,000 $50,000 $50,000 $50,000 $50,000 $50,000
Loss of Master Key	$25,000
Loss Prevention Expense	$25,000
Mobile Communication Property Minimum Deductible - $3,5000	$25,000
Money & Security On Premises Off Premises	 $25,000 $25,000
Pollutant Cleanup or Removal	$50,000
Processing Water	$25,000
Preparation of Loss Fees	$25,000
Newly Acquired Premises or Newly Acquired or Constructed Property for 180 days Building Personal Property Personal Property at Existing Premises EDP Equipment Electronic Data Communication Property Fine Arts	 $5,000,000 $2,500,000 $100,000 $2,500,000 $250,000 $250,000 $50,000
Business Income	

Explanations are in general terms and do not change or replace the terms or conditions of the policies.

Any Other Location	$50,000
Contractual Penalties	$25,000
Loss of Utilities (Excludes Overhead Trans. Lines)	$25,000
Exhibition, Fair or Trade Show	$25,000
Ingress & Egress	$50,000
Newly Acquired Premises – Business Income	$250,000 for 180 days
Pollutant Clean-Up or Removal	$25,000
Preparation of Loss Fees	$25,000
Worldwide Dependent Business Premises	$250,000

EARTHQUAKE W/EQSL SUB LIMIT

Coverage	Limit
Policy Annual Aggregate Limit	$15,000,000
Earthquake W/EQSL Sub Limit Premises 1,2,3,4,5,6,7,8,9,10,11,12,13,14,15,16,17,18,19,20,21,22,23,24,25,26,27,28, 29,30,31,32,33,34,35,36,37,38,39,40,41,42,43,44,45,46,47,48,49,50,51, 52, 53, 54, 55, 56, 57, 58, 59, 60, 61, 62, 63, 64, 65, 66, 67, 68, 69, 70, 71, 72, 73	
Premises Annual Aggregate Limit	$15,000,000
Per Occurrence Limit	$15,000,000
Property Damage Per Premises/Per Occurrence Dollar Deductible	$100,000
Waiting Period Per Premises/Per Occurrence (Consecutive Hours)	48 Hours

FLOOD

Coverage	Limit
Policy Annual Aggregate Limit	$15,000,000
Flood (Inundation, Back-Up and Mud Flow Included) Premises 3,8,9,10,11,12,13,18,20, 24, 25, 27, 28, 30, 32, 36, 37, 38, 42, 43, 46, 47, 49, 51, 52, 54, 71, 73	
Premises Annual Aggregate Limit	$15,000,000
Per Occurrence Limit	$15,000,000
Per Occurrence Dollar Deductible	$100,000
Per Occurrence Waiting Period (Consecutive Hours)	48 Hours
Flood (Inundation, Back-Up and Mud Flow Included) Premises 2, 4, 5, 16, 21, 26, 29, 35, 39, 40, 41, 48, 55, 56	
Premises Annual Aggregate Limit	$2,500,000
Per Occurrence Limit	$2,500,000
Per Occurrence Dollar Deductible	$100,000
Per Occurrence Waiting Period (Consecutive Hours)	72 Hours
Flood (Inundation, Back-Up and Mud Flow Included) Premises 1, 6, 7, 14, 15, 17, 19, 22, 23, 31, 33, 34, 44, 45, 50, 53, 57, 58, 59, 60, 61, 62, 63, 64, 65, 66, 67, 69, 70, 72	
Premises Annual Aggregate Limit	$500,000
Per Occurrence Limit	$500,000
Per Occurrence Dollar Deductible	$500,000
Per Occurrence Waiting Period (Consecutive Hours)	72 Hours

NOTABLE ENDORSEMENTS

Note: Refer to policy for complete list.

80-02-0280	07-03	SCHEDULE OF MORTGAGEES/LOSS PAYEES
80-02-1361	03-19	ADDITIONAL PERIL COMB EQ/EQSL LMT/DED/WP
80-02-1428	03-19	ADD'L PERIL-FLOOD LIMIT/DED OR WP PER OCC
80-02-0005	01-18	PROPERTY DECLARATIONS
80-02-0045	03-20	MALICIOUS PROGRAMMING EXCLUSION ADDED
80-02-0177	02-22	FUNGUS CLEAN UP OR REMOVAL PREM COV AMENDED
80-02-0220	01-15	PROPERTY SUPPLEMENTARY DECLARATIONS
80-02-0225	07-03	PROPERTY SUPPLEMENTARY DEC.-BUSINESS INCOME
80-02-0459	11-23	MALICIOUS PROGRAMMING AND SYSTEM - DEF AMEND
80-02-1000	03-19	BUILDING AND PERSONAL PROPERTY
80-02-1004	03-19	BUSINESS INCOME WITH EXTRA EXPENSE
80-02-1018	03-19	EXTRA EXPENSE
80-02-1097	03-19	PROPERTY/BI CONDITIONS & DEFINITIONS
80-02-1324	10-06	WINDSTORM / HAIL DEDUCTIBLE OR WAITING PERIOD
80-02-1345	07-03	OFF PREMISES OVERHEAD UTILITY EQUIPMENT
80-02-1357	03-19	WATER DEDUCTIBLE OR WAITING PERIOD
80-02-1382	07-03	ADDITIONAL COVERAGE - PAVED SURFACES
80-02-1435	06-05	MARGIN PERCENTAGE – 110%
80-02-5188	06-05	VACANCY CONDITION ADDED
80-02-1634	07-03	LIMITS OF INS. - LOSS LIMIT OF INS.
80-02-1658	01-15	CAP ON CERT. TERRORISM LOSSES (ALL PREMISES)
80-02-1690	06-05	UNINTENTIONAL ERRORS OR OMMISSIONS
80-02-1879	08-13	MO MAND APPRAISAL & LEGAL ACTION AGAINST US
80-02-2208	07-20	VIRUS, BACTERIA OR MICROORGANISM EXCL ADDED
80-02-5355	01-15	SPECIAL WAITING PERIOD PROVISION ADDED
80-02-5407	03-19	OCEAN CARGO COVERAGE ADDED
80-02-5593	03-06	MO MAND - FAILURE TO NOTIFY WITHIN 180 DAYS
80-02-5649	01-09	MO MANDATORY - FAILURE TO GIVE PROMPT NOTICE
80-02-5686	08-13	MISSOURI MANDATORY-INNOCENT CO-INSURED
80-02-5698	09-22	ERRORS IN SYSTEMS PROGRAMMING EXCL AMENDED
80-02-5702	10-22	AUTO INCREASE IN LIMITS PROVISION AMENDED
99-10-0996	04-18	IMPORTANT NOTICE-NY LOC INSPECTIONS
80-02-0463	01-24	CONDITIONS - ADDITIONAL BENEFITS
80-02-9001	06-98	HOW TO REPORT A LOSS
80-02-9090	06-05	COMMON POLICY CONDITIONS
80-02-9754	08-13	MO MAND-CANCEL,WHEN WE DO NOT REWEW&GUARANTY
80-02-9790	03-12	COND - CIVIL UNIONS OR DOMESTIC PARTNERSHIPS
80-02-9800	12-08	INSURING AGREEMENT
80-10-9145	01-01	IMPORTANT NOTICE - MISSOURI
99-10-0732	01-15	NOTICE TO POLICYHOLDERS-TRIPRA
99-10-0792	09-04	IMPORTANT NOTICE - OFAC
99-10-0872	06-07	AOD POLICYHOLDER NOTICE
99-10-0997	11-20	IMPORTANT NOTICE TO POLICYHOLDER'S

SUBJECT TO

- Please return a signed SOV.
- Please confirm terrorism election

EXCESS PROPERTY

CARRIER	Chubb European Group SE
A.M. BEST RATING	A++ XV
POLICY PERIOD	4/7/2026 - 4/7/2027
COVERAGE	Excess Property

NAMED INSURED

City Of Joplin

PERILS INSURED

All Risks of Direct Physical Loss or Damage Including Boiler and Machinery but Excluding Flood, Earthquake and Terrorism

LIMITS

Coverage	Limit
In Excess of $75,000,000	$215,625,701
Earthquake in the annual aggregate	$25,000,000
Flood in the annual aggregate	$15,000,000
Errors and Omissions	$1,000,000
Ingress/Egress	$50,000
Business Income with Extra Expense	$2,500,000

TOTAL VALUES DECLARED

- $290,625,701

DEDUCTIBLES

- $100,000
- 24 Hours Business Income

NOTABLE ENDORSEMENTS

Note: Refer to policy for complete list

NMA 45 New Short Rate Cancellation Table Endorsement (U.S.A.)
NMA 2920 Terrorism Exclusion Endorsement
LMA 5390 - U.S. Terrorism Risk Insurance Act of 2002 as amended Not Purchased Clause
NMA 2340 – US & Canada, Land, Water and Air Exclusion, Seepage and/ or Pollution and/ or Contamination Exclusion & Debris Removal Endorsement (Combined Clause)
NMA 2802 – Electronic Date Recognition Exclusion (EDRE)
NMA 2962 – Biological or Chemical Materials Exclusion
LMA 5018 Micro-organism Exclusion (MAP) (Absolute)
LMA 5401 – Property Cyber and Data Exclusion
Minimum Earned premium Clause (35%)
Hurricane Minimum Earned Premium Endorsement
Values Limitation Endorsement LMA5599 (110%)
Loss Payee(s) and/or Mortgagee(s) Interest Clause
Preservation of Property Clause
LMA 3100A – Sanctions Limitation Clause
LSW 1001 – Several Liability Notice
Service of Suit Clause (U.S.A.) - LMA5020
Replacement Cost Endorsement
Prior Loss Clause
Asbestos exclusion
LMA 5393 - Communicable Disease Endorsement
NMA 464 - War and Civil War Exclusion Clause
NMA 1191 - Radioactive Contamination Exclusion Clause - Physical Damage – Direct
LMA 5130 - Application of Sublimits Endorsement
LSW 1135B - Lloyd's Privacy Policy Statement
Business Interruption Extension – LMA 5039
Territorial Exclusion: Russia, Ukraine and Belarus LMA5583b
All In Endorsement
Business Interruption Extension - LPO349C

PREMIUM

$	354,000.00	Premium (Minimum & Deposit)*
$	8,750.00	Carrier Broker Fee (Fully Earned)
$	362,750.00	Total, Subject to Audit for Final Premium Determination

√ Minimum Earned Premium - 25%

Missouri Non-Admitted Regulatory Disclosure:

- This is evidence of insurance procured and developed under the Missouri Surplus Lines Laws. It is NOT covered by the Missouri Insurance Guaranty Association. This insurer is not licensed by the State of Missouri and is not subject to its supervision.

CO-INSURANCE PENALTY

A policy may contain a co-insurance clause requiring that the limit of coverage be a minimum percentage (usually 80%) of the insurable value of your property. If the amount of insurance carried is less than what is required by this clause, any claim payment may be reduced by the same percentage as the deficiency.

Below is an example of how the Co-Insurance Clause works:

Assuming

- 80% Co-Insurance Clause
- $1,000,000 Insurable Value at the time of loss
- $400,000 Insurance Carried
- $800,000 Insurance Required (80% of $1,000,000)
- $100,000 Loss
- $10,000 Deductible

$$\left(\frac{\text{Insurance Carried}}{\text{Insurance Required}} \times \text{Amount of Loss}\right) - \text{Less Deductible} = \text{Amount Recovered}$$

$$\left[\frac{\$400{,}000}{\$800{,}000} \times \$100{,}000\right] = \$50{,}000 - \$10{,}000 = \$40{,}000$$

Result

- Amount Recovered before Deductible = $50,000
- Amount Recovered after Deductible = $40,000

*Coinsurance is a responsibility of the insured; Insureds must request appropriate property limits to value, be it Replacement Cost or Actual Cash Value. Failure to carry appropriate property limits could result in a coinsurance penalty, in the event of a claim.

CRIME

CARRIER Travelers Casualty and Surety Company of America

A.M. BEST RATING A++ (Superior)

POLICY PERIOD 4/7/2026 - 4/7/2027

COVERAGE Crime

NAMED INSURED

- City Of Joplin

COVERAGE

Description	Deductible*	Limit
Employee Theft	$50,000	$2,000,000
Forgery	$50,000	$2,000,000
On Premises	$50,000	$2,000,000
In Transit	$50,000	$2,000,000
Money Order & Counterfeit Currency	$50,000	$2,000,000
Computer Fraud	$50,000	$2,000,000
Computer program and Electronic Data Restoration Expense	$50,000	$100,000
Funds Transfer Fraud	$50,000	$2,000,000
Claim Expense	$0	$5,000
Telecommunication Fraud	$5,000	$100,000
Social Engineering Fraud	$10,000	$100,000

**Deductibles apply "per occurrence" unless stated otherwise*

NOTABLE ENDORSEMENTS

- Note: Refer to policy for complete list.
- ACF-7006-0511;
- CRI-3001-0109;
- CRI-7126-0109;
- CRI-7129-0109;
- CRI-19072-0315;
- CRI-19101-1117;
- CRI-19115-0519;
- CRI-19085-0919;
- CRI-19122-1120;
- CRI-5026-0613;
- CRI-4011-1010

INLAND MARINE

CARRIER	Federal Insurance Company
A.M. BEST RATING	A++ (Superior)
POLICY PERIOD	4/7/2026 - 4/7/2027
COVERAGE	Inland Marine

NAMED INSURED

- City Of Joplin

COVERAGES

Coverage	Limit
Coverage Type	Contractors' Equipment (Blanket)
Valuation	Replacement Cost, except property 5 years old and older will be valued at Actual Cash | Scheduled Live Animals Valuation – Cash Market Value
Total Value Insured	$7,751,058
Any One Item	$234,458
Co-Insurance	N/A
Flood Annual Aggregate	$1,000,000
Earthquake Annual Aggregate	$1,000,000

MISCELLANEOUS ARTICLES

Description	Maximum Per Item	Limit
Storm Sirens	$28,982	$925,101
Flood Annual Aggregate		Included
Earthquake Annual Aggregate		Included

SCHEDULED LIVE ANIMALS

Description	Limit
Scheduled Live Animals - Any One Occurrence, not to exceed the value of each item per Schedule attached to policy	$100,000

Explanations are in general terms and do not change or replace the terms or conditions of the policies.

EQUIPMENT SCHEDULE

	Equipment	Serial Number	Amount
1	FMC SPRAYER	A300230	9,437.00
2	WILDCAT COMPOST TURNER CX725	365291	50,860.00
3	READ SCREEN-ALL-RD-40A	940	57,207.00
4	CATERPILLAR 925 E LOADER	94Z03935	72,500.00
5	FLINK SNOW PLOW	PR10302A	6,845.00
6	JOHN DEERE TURF TRACTOR	CD30296D270840	12,890.00
7	JOHN DEERE TRACTOR LOADER	M00870B160557	12,660.00
8	HYDRAULIC BREAKER OKADA	KADA304B	12,550.00
9	FLASHING ARROW SIGNAL (TRAFCO)	1097SE1526	4,690.00
10	FIATALLIS-GRADER	79A07035	9,350.00
11	WILSON GENERATOR OLYMPIAN D40P1	FE090340-02	14,680.00
12	HIWAY SALT SPREADER	109434	7,758.00
13	FLINK SNOW BLOW		7,320.00
14	JOHN DEERE 310 SE BACKHOE	T0310SE849299	54,160.00
15	BUSH BANDIT WOOD CHIPPER	13236	22,989.00
16	REVERSE PO FOR OPERATIONAL SUPPLIES	13YFS1626XC073058	850.00
17	FLINK SNOW PLOW	1319	7,085.00
18	CLARK FORKLIFT	P365G05499527FB	18,081.00
19	BANDIT WOOD CHIPPER	135520	22,995.00
20	HIGHWAY SPREADER BOX	113753	11,806.00
21	HENKE SNOW PLOW	5385	7,039.00
22	GANG FINISH MOWER	12-00300	7,700.00
23	LEAF VACUUM	0202-3347	13,210.00
24	GRASSHOPPER MOWER	5215150	15,670.00

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	Equipment	Serial Number	Amount
25	YAMAHA 4 WHEELER	JY4AM02Y52C023950	7,414.00
26	YAMAHA 4 WHEELER	JY4AM02Y62C020829	7,414.00
27	RHINO EARTH AUGER	10011	3,975.00
28	MONROE SNOW PLOW	10/10/3424 0:00	4,950.00
29	HAZMAT TRAILER GENERATOR	12/29/1969 0:00	12,500.00
30	KOMATSU WHEEL LOADER	A73056	95,829.00
31	WIEDENMANN AERATOR	434KC1213	15,137.00
32	HENDERSON SALT SPREADER	FHS22862	10,532.00
33	HAZ MAT TRAILER/GENERATOR	47ZWB24204X032931	12,300.00
34	JOHN DEERE ROTARY CUTTER	W0CX15E003283	12,805.00
35	BOMAG ROLLER	901800011182	16,315.00
36	CONEQTEC COLD PLANNER	C11243	11,790.00
37	THOMPSON PUMP/TRLR	1T9CT09165P34213	13,156.00
38	JOHN DEERE ZERO TURN MOWER	DM997RB010185	11,893.00
39	KOHLER GENERATOR	2084026	29,154.00
40	JOHN DEER TRACTOR	LO6415D523684	47,800.00
41	GIANT LEAF VACUUM	1X6713	14,500.00
42	JOHN DEERE TRACTOR	L06320H494406	49,680.00
43	GOLF CART	726773	950.00
44	CASE 721-E LOADER	N2F204190	137,786.00
45	SNAPPER BRUSH MOWER	2013139818	2,465.00
46	SWENSON SALT SPREADER	0109-1159	11,682.00
47	SWENSON SPREADER BOX	0309-1000	12,862.00
48	SNOW PLOW	50616	7,140.00

	Equipment	Serial Number	Amount
49	SNOW PLOW	5-0615	7,140.00
50	SULLAR AIR COMPRESSOR	VIN-200903030023	12,027.00
51	FOLEY GRINDER	80663201110	23,028.00
52	JOHN DEERE TRACTOR	LV5065M160056	21,687.00
53	JOHN DEERE TRACTOR	LV5065M160057	21,687.00
54	FINISH FLEX MOWER	59770	9,589.00
55	CASE DOZER 850K-XLT	CAL004520	61,510.00
56	CAT GENERATOR	CAT-000LGBE00228	17,760.00
57	OLD DOMINION LEAF MACHINE	1ZPL1615AR168012	17,321.00
58	TORO REEL MASTER	03806-31000114	40,000.00
59	JOHN DEERE TRACTOR	L06230H660878	39,936.00
60	SNOW PLOW	50847	7,030.00
61	HYUNDAI EXCAVATOR	HHIHG602LB0000148	160,400.00
62	CASE 721-E LOADER	NAF208488	155,400.00
63	GUARDIAN ULV FOGGER	337	6,515.00
64	DOOSAN FORK LIFT	FGAOX-490-10030	21,919.00
65	MAST EXPLORER FORK LIFE	H50DA2WD	10,000.00
66	VERMEET STUMP GRINDER	1VRU141H011001125	17,000.00
67	KUBOTA TRACTOR	70842	21,080.00
68	JD MOWER TRACTOR	1LV1026RVAH110195	14,990.00
69	RHINO MOWER	11411	11,800.00
70	TAKEUCHI MINI EXCAVATOR	VIN-514400005	161,900.00
71	TAKEUCHI SKID LOADER	2010211	70,240.00
72	KUBOTA TRACTOR	17331	20,500.00

Explanations are in general terms and do not change or replace the terms or conditions of the policies.

	Equipment	Serial Number	Amount
73	KUBOTA TRACTOR	89392	44,066.00
74	NEW HOLLAND TRACTOR	ZCAE01320	36,400.00
75	CATERPILLAR 12M2 ROAD GRADER	0012KR9P00132	231,000.00
76	CATERPILLAR ROLLER	22001294	31,500.00
77	JOHN DEERE EXCAVATOR	IFF225DXJCD502235	185,426.00
78	CATERPILLAR LOADER	CAT0938KASWL01645	169,500.00
79	SMITHCO SPRAYER	551348	25,496.00
80	TORA SANDER	4.47013E+13	11,721.00
81	VIKINGS SNOW PLOW	51551	8,339.00
82	PERFECT POINT TILLER	24003	1,479.00
83	VIKING SNOW PLOW	51491	8,339.00
84	SWENSON SALT SPREADER	0214-3580	11,543.00
85	VIKING SNOW PLOW	5-1489	7,795.00
86	HENKLE SIDE PLOW	18526	8,658.00
87	JOHN DEERE GATOR	1M06X4DDEEM090241	10,396.00
88	JOHN DEERE FLEX WING ROTARY CUT	1POCX15FLET044146	15,975.00
89	JOHN DEERE TRACTOR	1PO6105DCEM051787	50,717.00
90	PULL BEHIND SPRAYER	E1526-17-16LT1863	3,500.00
91	FERRIS ZERO TURN MOWER	2016792068	10,088.00
92	ARTIC SNOW PUSHER	S3883	7,500.00
93	JOHN DEERE TRACTOR 5085	1LV5085ECEY241425	43,263.00
94	CONCRETE CUTTER	149585	2,950.00
95	GEHL MINI LOADER	GHL5L500K00052119	42,000.00
96	ATLAS AIR COMPRESSOR	4500A1016FR050827	24,650.00

Explanations are in general terms and do not change or replace the terms or conditions of the policies.

	Equipment	Serial Number	Amount
97	SNOW BLOWER W/ATTACHMENTS	1TOSB84BC0000179	23,100.00
98	TSURUMI PUMP 4042TF290	1P9BP1368FV591772	43,459.00
99	SWENSON SALT SPREADER (SMALL)	0915-8521	6,350.00
100	BOSS SNOW PLOW	270884	5,500.00
101	JOHN DEERE GATOR	1MO825GEPGM111596	12,186.00
102	DEGELMAN BLADE ATTACHMENT	20084	6,857.00
103	CASE 590 SUPER LOADER	JJGN59SNCFC724126	72,000.00
104	GRASSHOPPER ZEROTURN	6712311	8,561.00
105	JOHN DEERE MOWER CAB	ITCI575VVGS020269	30,359.00
106	JOHN DEERE ZERO TURN MOWER	ITC950MCHGT051020	8,500.00
107	CRAFCO TAR POT	1C9SV1228G1418528	53,500.00
108	HYDRO TEK POWER WASHER	201404464	6,500.00
109	BILLY GOAT DETHACHER	CNFDG20D4090001	1,400.00
110	MIKASAS TAMPER	B4299	2,999.00
111	TORO MOWER 3500 SLOPE	30807-400236756	32,000.00
112	JOHN DEERE ROTARY CUTTER	1P0CX15EVHP065001	18,097.00
113	VIKING SNOW PLOW	52027	8,750.00
114	SWENSON SALT SPREADER	60050025-08	14,470.00
115	HENKLE SIDE PLOW	19604	8,922.00
116	FRONTIER BRUSH HOG	1XFRC20XKD0044397	999.00
117	TORO PROCORE & TOP GREENS DRESSER	09749-316000106	20,667.00
118	GRASSHOPPER ZEROTURN	6812235	14,218.00
119	HENDERSON LIQUID APPLICATOR TANK	1HTWPSUT9HH522941	19,319.00

	Equipment	Serial Number	Amount
120	CRAFCO TAR POT	1C9SB1228H1418501	60,411.00
121	JOHN DEERE GATOR	1MO6X4DDKJM130091	13,980.00
122	JOHN DEERE UTILITY TRACTOR	1LV5085EEJJ402785	54,268.00
123	GRASS HOPPER MOWER	6812585-6841725	15,000.00
124	GRASS HOPPER MOWER	6815541	15,000.00
125	SWENSON SALT SPREADER	0118-6058	12,964.00
126	VIKING SNOW PLOW	52303	7,910.00
127	SWENSON SALT SPREADER	0214-363	14,500.00
128	AIRLESS LINE PAINT STRIPER	A18A17H449002698	6,500.00
129	TORO ROUGH MOWER	403312453	57,896.00
130	YAMAHA VMAX	JOG-000259	7,889.00
131	CARRY ALL MAINT CART	A5CUBB2D3HA31855	8,750.00
132	CARRY ALL MAINT CART	A5CUBB2DXHA831867	8,750.00
133	AMERICAN SIGNAL MSG BOARD	1A9BS0315G2228635	11,750.00
134	AMERICAN SIGNAL MSG BOARD	1A9BS0313G2228634	11,750.00
135	ATLAS AIR COMPRESSOR	4500A1019JR057649	27,495.00
136	CRAFCO TAR POT	1C9SV1221J1418488	65,000.00
137	CASE TRACK LOADER	JAFTR310JM454341	62,750.00
138	CNH CASE BUCKET (SNOW BLOW)	P10138	5,000.00
139	VIRNIQ (BRUSH UTTER)		5,000.00
140	JOHN DEERE GATOR	1NH4X2XDLKM140250	11,629.00
141	CATIPILLAR BACKHOE	CAT0420FEHWD03242	110,800.00
142	JOHN DEERE TRACTOR	1P06105EVJ0011088	10,000.00
143	HENDERSON BRINE EXTREME PRO	135190711362-1	20,884.00

Explanations are in general terms and do not change or replace the terms or conditions of the policies.

	Equipment	Serial Number	Amount
144	HENDERSON BRINE EXTREME PRO	BXTF-711362-1	56,155.00
145	HENDERSON LIQUID APPLICATOR TANK	LAS-731580-1	19,318.00
146	BOBCAT MILLER WILDER	4327009031	4,106.00
147	BOSE SPREADER BOX	46636AQZ	6,035.00
148	CLARK FORKLIFT	52320-0461-10005-	33,065.00
149	ZERO TURN MOWER	6917412	16,000.00
150	CUSHMAN TRUCKSTER	7006044	25,110.00
151	SAND STAR & RAKE	2CSO447	17,200.00
152	VER MAC MESSAGE BOARD	1V9U54124JH223017	18,500.00
153	VER MAC MESSAGE BOARD	1V9U54126JH223018	18,500.00
154	VER MAC MESSAGE BOARD	1V9U54128JH223019	18,500.00
155	VER MAC MESSAGE BOARD	1V9U54124JH223020	18,500.00
156	BAD BOY ZERO TURN MOWER	BRG6135KA02190096	8,450.00
157	BAD BOY STAND UP MOWER	ZU-KEEE-3BKC-1UXX	5,950.00
158	SIDE PLOW / V KING CIVES	52820	9,600.00
159	SWENSON SALT SPREADER	0419-9260	14,530.00
160	VIKING SNOW PLOW	52683	7,670.00
161	SIDE PLOW / V KING CIVES	52684	9,600.00
162	SWENSON SALT SPREADER	0419-9256	14,530.00
163	VIKING SNOW PLOW	52819	7,670.00
164	ZERO TURN MOWER	7011764	16,575.00
165	BOMAG PLATE COMPACTOR	VIN-101630111493	1,650.00
166	TORO ARIFER AREATOR	405508334	25,795.00
167	JOHN DEERE TRACTOR	107776	36,403.00
168	FRONTIER MOWER	1XFFM21XL0365951	18,832.00

Explanations are in general terms and do not change or replace the terms or conditions of the policies.

	Equipment	Serial Number	Amount
169	GRASSHOPPER ZERO TURN MOWER	7017246	17,710.00
170	JOHN DEERE FRONTIER MOWER	1XFFM21XCL0365954	19,450.00
171	HONDA CEMENT MIXER	302008050	2,830.00
172	SWENSON SALT SPREADER	0419-9261	15,151.00
173	VIKING SNOW PLOW	52862	8,500.00
174	SWENSON SALT SPREADER	0218-6131	15,151.00
175	VIKING SNOW PLOW	52861	8,500.00
176	POLARIS RANGER CART	VIN-1205831726190	15,500.00
177	ZERO TURN SCAG MOWER	R1400533	12,911.00
178	OFF ROAD ATV CANAM OUTLANDER	3JBLSAV25LJ000185	8,839.00
179	TORO GREENS TRI FLEX	409108850	50,828.00
180	TORO GREENS TRI FLEX	409108851	46,735.00
181	TORO GREENS MOWER	409108854	41,224.00
182	JOHN DEERE MOWER	1L06110MKLH968233	80,000.00
183	JOHN DEERE BATWING ROTARY CUT	1POOR15EMC002187	20,000.00
184	PONY MOTOR FOR VACCON	11219231	15,000.00
185	FABICK CAT- WHEEL LOADER	CAT0938MJP5K02835	227,000.00
186	GRASS HOPPER MOWER	7214538	17,525.00
187	POLARIS RANGER CREW XP1000	4XARSU994N8485947	27,011.00
188	GRASS HOPPER MOWER	7215225	14,000.00
189	GRASS HOPPER MOWER	7215226	20,000.00
190	GRASS HOPPER MOWER	534167 / 7214539	17,500.00
191	CATIPILLAR LOADER	OP5K03263-22M0064	218,670.00
192	JOHN DEER GATOR UTILITY	IM04X2XDJNM171576	15,000.00

	Equipment	Serial Number	Amount
193	ARTIC SNOW PUSHER	S/N L5395	19,899.00
194	JOHN DEER 6110M 4WD TRACTOR	1L06110MLNG152185	86,600.00
195	TORO SPRAYER	412127256	80,709.00
196	CASE LOADER	NNHPO4418	71,300.00
197	JOHN DEERE GATOR	1M04X2XVGM113652	8,500.00
198	EZ LINER DIAMOND VOGEL (PAINT STRIPPER)	JALE5W166P7303538	300,000.00
199	GRASS HOPPER MOWER	534187-7311976	18,687.00
200	GRASS HOPPER MOWER	534187-7311975	19,967.00
201	BOAT #1	1MG4SA37FB19	3,195.00
202	KUBOTA ZERO TURN MOWER	KGZ70-E2-M2	11,923.00
203	JOHN DEER GATOR UTILITY	1M0835MALPM062374	19,900.00
204	TORO SAND PRO	412690736	26,433.00
205	KUBOTA TRACTOR	KBUMFCDCHN8M97241	57,280.00
206	GROUNDSMASTER 3500-D	412878348	51,128.00
207	CLUB CAR TEMPO	BX2248-353827	5,250.00
208	CLUB CAR TEMPO	BX2248-353828	5,250.00
209	CLUB CAR TEMPO	BX2248-353741	5,250.00
210	CLUB CAR TEMPO	BX2248-353742	5,250.00
211	CLUB CAR TEMPO	BX2248-353743	5,250.00
212	CLUB CAR TEMPO	BX2248-353744	5,250.00
213	CLUB CAR TEMPO	BX2248-353745	5,250.00
214	CLUB CAR TEMPO	BX2248-353746	5,250.00
215	CLUB CAR TEMPO	BX2248-353748	5,250.00
216	CLUB CAR TEMPO	BX2248-353749	5,250.00

	Equipment	Serial Number	Amount
217	CLUB CAR TEMPO	BX2248-353751	5,250.00
218	CLUB CAR TEMPO	BX2248-353752	5,250.00
219	CLUB CAR TEMPO	BX2248-353755	5,250.00
220	CLUB CAR TEMPO	BX2248-353759	5,250.00
221	CLUB CAR TEMPO	BX2248-353761	5,250.00
222	CLUB CAR TEMPO	BX2248-353762	5,250.00
223	CLUB CAR TEMPO	BX2248-353766	5,250.00
224	CLUB CAR TEMPO	BX2248-353764	5,250.00
225	CLUB CAR TEMPO	BX2248-353824	5,250.00
226	CLUB CAR TEMPO	BX2248-353825	5,250.00
227	CLUB CAR TEMPO	BX2248-353826	5,250.00
228	CLUB CAR TEMPO	BX2248-353829	5,250.00
229	CLUB CAR TEMPO	BX2248-353830	5,250.00
230	CLUB CAR TEMPO	BX2248-353831	5,250.00
231	CLUB CAR TEMPO	BX2248-353832	5,250.00
232	CLUB CAR TEMPO	BX2248-353833	5,250.00
233	CLUB CAR TEMPO	BX2248-353834	5,250.00
234	CLUB CAR TEMPO	BX2248-353835	5,250.00
235	CLUB CAR TEMPO	BX2248-353886	5,250.00
236	CLUB CAR TEMPO	BX2248-353888	5,250.00
237	CLUB CAR TEMPO	BX2248-353892	5,250.00
238	CLUB CAR TEMPO	BX2248-353893	5,250.00
239	CLUB CAR TEMPO	BX2248-353899	5,250.00
240	CLUB CAR TEMPO	BX2248-353907	5,250.00
241	CLUB CAR TEMPO	BX2248-353910	5,250.00

Explanations are in general terms and do not change or replace the terms or conditions of the policies.

	Equipment	Serial Number	Amount
242	CLUB CAR TEMPO	BX2248-353912	5,250.00
243	CLUB CAR TEMPO	BX2248-353918	5,250.00
244	CLUB CAR TEMPO	BX2248-353922	5,250.00
245	CLUB CAR TEMPO	BX2248-353923	5,250.00
246	CLUB CAR TEMPO	BX2248-353842	5,250.00
247	CLUB CAR TEMPO	BX2248-353843	5,250.00
248	CLUB CAR TEMPO	BX2248-353844	5,250.00
249	CLUB CAR TEMPO	BX2248-353845	5,250.00
250	CLUB CAR TEMPO	BX2248-353846	5,250.00
251	CLUB CAR TEMPO	BX2248-353847	5,250.00
252	CLUB CAR TEMPO	BX2248-353848	5,250.00
253	CLUB CAR TEMPO	BX2248-353852	5,250.00
254	CLUB CAR TEMPO	BX2248-353879	5,250.00
255	CLUB CAR TEMPO	BX2248-353883	5,250.00
256	CLUB CAR TEMPO	BX2248-353954	5,250.00
257	CLUB CAR TEMPO	BX2248-353955	5,250.00
258	CLUB CAR TEMPO	BX2248-353956	5,250.00
259	CLUB CAR TEMPO	BX2248-353957	5,250.00
260	CLUB CAR TEMPO	BX2248-353959	5,250.00
261	CLUB CAR TEMPO	BX2248-353961	5,250.00
262	CLUB CAR TEMPO	BX2248-353960	5,250.00
263	CLUB CAR TEMPO	BX2248-353967	5,250.00
264	CLUB CAR TEMPO	BX2248-353969	5,250.00
265	CLUB CAR TEMPO	BX2248-353870	5,250.00
266	TITAN LEAF PRO	1B9BK2210PD43357	67,655.00

	Equipment	Serial Number	Amount
267	CLUB CAR TEMPO	BX2248-353968	5,250.00
268	TORO REELMASTER 5010-H	412747532	84,537.00
269	TORO REELMASTER 5010-H	412747534	84,537.00
270	MIKASA MTX-70 HD (TAMPING RAMMER)	J11550	3,130.00
271	BILLY GOAT PRO POWER RAKE	71323299	1,701.00
272	LAND PRIDE MOWER	921080210	5,000.00
273	TITAN LEAF PRO	1B9BK2212PD943361	67,655.00
274	MOWERMAX BOOM MOWER	MMB23106-24	234,457.00
275	POLARIS SPORTSMAN 570	3NESEA570PN182307	7,599.00
276	POLARIS SPORTSMAN 570	3NESEA57XRN184147	7,599.00
277	JOHN DEERE SNOWBLOWER	1T0SB84BC0000179	6,780.00
278	JOHN DEERE HYDRALIC POWER UNIT	A063988	5,724.00
279	JOHN DEERE UTILITY BUCKET	A063992	1,300.00
280	JOHN DEERE FRONTIER LS1125	1XFLS11XJK0207727	7,202.00
281	JOHN DEERE ROTARY BROOM	1XFSW21XCK0190010	7,844.00
282	BOAT #2	IMG4SA47F920	7,691.00
283	BOAT #1	1MG4SA37FB19	3,195.95
284	SKID STEER MOUNT GRAPPLE	2074SS - MG	3,495.00
285	20 TON 24' STROKE LOG SPLITTER	WS2423424	4,175.00
286	CEM ER63 DIGITAL WHEEL BALANCER		4,800.00
287	300 GALLON BOOMLESS SPRAYER / HONDA ENGINE	1037887	7,000.00
288	CLEAN SWEEP ROTARY BROOM	7470077	7,249.50
289	90' DOZER BLADE	231914494	7,307.40
290	POLARIS SPORTSMAN 570	3NESEA570PN182307	7,599.00

Explanations are in general terms and do not change or replace the terms or conditions of the policies.

	Equipment	Serial Number	Amount
291	POLARIS SPORTSMAN 570	3NESEA57XRN184147	7,599.00
292	HANDHELD HYDRAULIC BREAKER	BGF156540	7,950.00
293	ROTOARY R146 TIRE MACHINE		$8,778.00
294	500 GALLON BOOMLESS SPRAYRE / HONDA ENGINE	1036849	9,000.00
295	TURFCO BLOWER	421878	10,396.48
296	BAD BOY ROGUE 61' MOWER	BRG61385KA11230109	12,341.00
297	FORWARD LIFT #DP15N001LB		13,050.00
298	FORWARDLIFT #DP15N001BL		13,250.00
299	JOHN DEERE TRACTOR	1XFFM21XL0365951	18,832.12
300	CAN - AM DEFENDER	3JBUBAJ41SK000039	22,223.00
301	WOODS 15' BATWING FINISH OWER	1.0009E+13	26,645.56
302	HARPER ATM 72 LC ALL TERRAIN MOWER	19A10	58,741.67
303	JOHN DEERE 6110 M TRACTOR	1L06110MJPG182526	78,750.00
304	LCT-600 LEAF MACHINE ODB	1Z9PL1612RR168657	84,300.92
305	MOWERMAX BOOM MOWER	MMB23106-24	234,457.75
306	SPIDER SLOPE MOWER	LCD0211101EX-02313	33,000.00
307	SWENSON SPREADER BOX	0924-20402	15,000.00
308	K9 Vice		20,000.00
309	K9 Koa		20,000.00
310	K9 Ben		20,000.00
311	k9 Creed		20,000.00
312	K9 Max		20,000.00

DEDUCTIBLES

Note: Per occurrence unless stated otherwise.

- $2,500 Per Occurrence, Except
- $5,000 Golf Carts Per Occurrence
- $25,000 Flood
- $25,000 Earthquake
- $25,000 Wind or Hail

ADDITIONAL COVERAGES

Coverage	Limit
Debris Removal	$150,000
Fire Department Surcharges	$25,000
Pollutant Clean Up (Annual Aggregate)	$50,000
Inventory or Appraisals	$25,000
Fire Protective Equipment	$10,000
Watercraft Extension	$14,090

NOTABLE ENDORSEMENTS

Note: Refer to policy for complete list.

Malicious Programming Exclusion
Virus Bacteria or Microorganism Exclusion
Fungus Exclusion
04-02-1212 Cap on Certified Terrorism Losses
04-02-1758 Loss Payment Basis Exception for Older Property ACV
04-02-0687 Earthquake Specific Limits of Insurance
04-02-0689 Flood Specific Limits of Insurance
04-02-0696 Wind or Hail Specific Limits of Insurance
04-02-0708 Watercraft Extension
Various State Amendatory Endorsements as required.
04-02-1749 Malicious Programming Exclusion Added
04-02-1750 Virus, Bacteria or Microorganism Excl Added

04-02-1758 LPB Exception Older Prop-ACV Valuation –Valuation is Replacement Cost, except ACV for items 5 years and older

04-02-0696 Wind or Hail Specific Limits of Insurance

*Portion of Policy Premium attributable for terrorism and statutory standard fire where applicable is $0.

Malicious Programming Exclusion

Virus Bacteria or Microorganism Exclusion Fungus Exclusion

04-02-1212 Cap on Certified Terrorism Losses 04-02-0687 Earthquake Specific Limits of Insurance

04-02-0689 Flood Specific Limits of Insurance 04-02-0696 Wind or Hail Specific Limits of Insurance

04-02-0825 Schedule of Live Animals Various State Amendatory Endorsements as required.

GENERAL LIABILITY

CARRIER	The Travelers Indemnity Company
A.M. BEST'S RATING	A++ (Superior)
POLICY PERIOD	4/7/2026 - 4/7/2027
COVERAGE	General Liability

NAMED INSURED

- City Of Joplin

Public liability (not Auto, Employers' or Other Specific Liability Type) for Bodily Injury and Property Damage claims, Personal and Advertising Injury, Products & Completed Operations, and Damage to Rented Premises, arising from business operations for which you are legally liable, subject to policy terms, conditions, and exclusions.

LIMITS OF LIABILITY

Coverage	Limit
General Aggregate Limit	$2,000,000
Products/Completed Operations Aggregate	$2,000,000
Each Occurrence Limit	$1,000,000
Personal & Advertising Injury	$1,000,000
Damage to Rented Premises	$500,000
Medical Expense Limit (Any One Person)	Excluded
Sewage Back-Up Limit	$1,000,000
Failure To Supply Limit	$1,000,000
Abuse or Molestation Aggregate Limit	$2,000,000
Each Abuse or Molestation Offense Limit	$1,000,000

GENERAL LIABILITY

SELF-INSURED RETENTIONS

Note: Per occurrence unless stated otherwise

- Each Occurrence Retention - $200,000
- Personal injury and Advertising Injury Each Person or Organization Retention - $200,000
- Each Abuse or Molestation Offense Retention - $200,000

NOTABLE ENDORSEMENTS

Note: Refer to policy for complete list.

- Limited Abuse Or Molestation Liability Coverage
- Exclusion - Communicable Diseases
- Exclusion - Designated Activities Or Operations - The Following Are Excluded:
- Hospital, Nursing Home, Rehabilitation Facility, Medical Clinic Or Other Type Of Medical Facility
- Airport, Including Any Airfield, Runway, Hangar Terminal, Or Other Property In Connection With Aviation Activities
- Exclusion - PFAS
- XTEND Endorsement For Public Entities
- Mobile Equipment Redefined - Public Entities
- Amendment - Pollution Exclusion
- Cap On Losses From Certified Acts Of Terrorism
- Exclusion - Injury To Volunteer Firefighters
- Exclusion - Law Enforcement Activities Or Operations
- Coverage C - Medical Payments Exclusion
- Exclusion - Employees And Volunteer Workers As Insureds For Certain Bodily Injury, Personal Injury And Property Damage
- Exclusion - Public Use Of Private Property
- Fungi Or Bacteria Exclusion - With Limited Exception For Bacteria In Sewage Back-Up
- Exclusion - Discrimination
- Exclusion - Professional Health Care Services - Public Entities
- Exclusion - Violation Of Consumer Financial Protection Laws
- Amendment Of Intellectual Property Exclusion
- Exclusion - Lead
- Exclusion - Nuclear Energy Liability
- Amendment Of Common Policy Conditions - Prohibited Coverage - Unlicensed Insurance And Trade Or Economic Sanctions
- Amendment - Non Cumulation Of Each Occurrence Limit Of Liability And Non Cumulation Of Personal And Advertising Injury Limit

- Amendment Of Contractual Liability Exclusion - Exception For Damages Assumed In An Insured Contract Applies Only To Named Insured
- Preservation Of Governmental Immunity - Missouri

PROFESSIONAL HEALTH CARE & SOCIAL SERVICES LIABILITY COVERAGE – DESIGNATED PROFESSIONAL – PUBLIC ENTITIES APPLIES WHEN "YES" IS INDICATED BELOW:

- Nurses – No
- Jail Nurses – No
- Coroner – No
- Paramedic/EMT – Yes
- Social Services – No

LIQUOR LIABILITY LIMITS OF LIABILITY

Coverage	Limit
Aggregate Limit	$1,000,000
Each Common Cause Limit	$1,000,000

SELF-INSURED RETENTIONS

Note: Per occurrence unless stated otherwise

- Each Common Cause Retention (Loss and Loss Expense) - $200,000

NOTABLE ENDORSEMENTS

Note: Refer to policy for complete list.

- Preservation Of Governmental Immunity - Missouri

EMPLOYEE BENEFITS LIMITS OF LIABILITY- CLAIMS MADE

Coverage	Limit
Aggregate Limit	$3,000,000
Each Employee Limit	$1,000,000

SELF-INSURED RETENTIONS

Note: Per occurrence unless stated otherwise

- Each Employee Self Insured Retention (Loss and Loss Expense) - $200,000

NOTABLE ENDORSEMENTS

Note: Refer to policy for complete list.

- Preservation Of Governmental Immunity - Missouri

LAW ENFORCEMENT LIMITS OF LIABILITY

Coverage	Limit
Aggregate Limit	$1,000,000
Each Wrongful Act Limit	$1,000,000

SELF-INSURED RETENTIONS

Note: Per occurrence unless stated otherwise

- Each Wrongful Act Self Insured Retention – Damages and Defense Expenses - $200,000

NOTABLE ENDORSEMENTS

Note: Refer to policy for complete list.

- Exclusion - Lead
- Amendment Of Professional Health Care Services Exclusion – Emergency Medical Dispatchers Or 911 Operators
- Exclusion - PFAS
- Cap On Losses From Certified Acts Of Terrorism
- Amendment Of Common Policy Conditions - Prohibited Coverage -Unlicensed Insurance And Trade Or Economic Sanctions
- Amendment Of Law Enforcement Activities Or Operations
- Preservation Of Governmental Immunity - Missouri
- Mobile Equipment Redefined - Exclusion Of Vehicles Subject To Motor Vehicle Laws
- Fungi Or Bacteria Exclusion

PUBLIC ENTITY MANAGEMENT LIMITS OF LIABILITY- CLAIMS MADE

Coverage	Limit
Aggregate Limit	$1,000,000
Each Wrongful Act Limit	$1,000,000

SELF-INSURED RETENTIONS

Note: Per occurrence unless stated otherwise

- Each Wrongful Act Self Insured Retention – Damages and Defense Expenses - $200,000
- Retro active Date 04/07/1995

NOTABLE ENDORSEMENTS

Note: Refer to policy for complete list.

- Limited Special Expenses Coverage – Key Employees

- Limited Special Expenses Aggregate Limit – Key Employees - $25,000
- Limited Special Expenses Participation Percentage – Key Employees – 10%
- Exclusion - PFAS
- Amendment Of Joint Powers Authority Definition
- Cap On Losses From Certified Acts Of Terrorism
- Amendment Of Network And Information Security Wrongful Act Definition
- Amendment Of Common Policy Conditions - Prohibited Coverage - Unlicensed Insurance And Trade Or Economic Sanctions
- Amendment Of Law Enforcement Activities Or Operations Definition
- Preservation Of Governmental Immunity - Missouri

The Following are excluded when "Yes " is indicated below. If "No" is indicated, an amendment and/or manuscript endorsement may be required.

- Airport - Yes
- Health Care Facilities: Clinics – Yes
- Health Care Facilities: Hospital – Yes
- Health Care Facilities: Blood Banks - Yes
- Health Care Facilities: Nursing Homes - Yes
- Health Care Facilities: Rehabilitation Facilities – Yes
- Port Authority - Yes
- Transit Authorities – Yes
- Gas Utilities – Yes
- Electric Utilities – Yes
- Housing Authorities -Yes
- Schools or School Districts - Yes
- Joint Powers Authority - Yes

PUBLIC ENTITY EMPLOYMENT PRACTICES LIMITS OF LIABILITY- CLAIMS MADE

Coverage	Limit
Aggregate Limit	$1,000,000
Each Wrongful Employment Practice Offense Limit	$1,000,000

SELF-INSURED RETENTIONS

Note: Per occurrence unless stated otherwise

- Each Wrongful Employment Practce Offense Self Insured Retention – Damages and Defense Expenses - $200,000

NOTABLE ENDORSEMENTS

Note: Refer to policy for complete list.

- *Retro active Date 04/07/1995*
- Amendment Of Joint Powers Authority Definition
- Cap On Losses From Certified Acts Of Terrorism
- Exclusion – Other Employment Laws
- Amendment Of Common Policy Conditions – Prohibited Coverage – Unlicensed Insurance And Trade Or Economic Sanctions
- Preservation Of Governmental Immunity – Missouri

The Following are excluded when "Yes " is indicated below. If "No" is indicated, an amendment and/or manuscript endorsement may be required.

- Airport - Yes
- Health Care Facilities: Clinics – Yes
- Health Care Facilities: Hospital – Yes
- Health Care Facilities: Blood Banks - Yes
- Health Care Facilities: Nursing Homes - Yes
- Health Care Facilities: Rehabilitation Facilities – Yes
- Port Authority - Yes
- Transit Authorities – Yes
- Gas Utilities – Yes
- Electric Utilities – Yes
- Housing Authorities -Yes
- Schools or School Districts - Yes
- Joint Powers Authority - Yes

PROFESSIONAL LIABILITY – HEALTH DEPARTMENT – CLAIMS MADE

CARRIER	TDC Specialty Insurance Company
BEST'S RATING	A XV
POLICY PERIOD	4/7/2026 - 4/7/2027
COVERAGE	Professional Liability – Health Department

NAMED INSURED

- City Of Joplin Health Department

PRINCIPAL ADDRESS

- 321 E 4th Street Joplin, Mo 64801

LIMITS OF LIABILITY

Coverage	Limit
Each Claim (other than Physical Abuse and Sexual Misconduct Claims)	$1,000,000
Each Claim - Physical Abuse / Sexual Misconduct	$100,000
Aggregate Sublimit - Physical Abuse / Sexual Misconduct	$300,000
Aggregate for all Claims	$3,000,000
Each Legal Defense Proceeding	$50,000
Aggregate for all Legal Defense Proceedings	$50,000
HIPAA Proceeding Reimbursement Annual Aggregate	$50,000

DEDUCTIBLE

- Each Claim $2,500

RETROACTIVE DATE

- 05/04/2017

PROFESSIONAL LIABILITY – HEALTH DEPARTMENT – CLAIMS MADE

NOTABLE ENDORSEMENTS

Note: Refer to policy for complete list.
HPF-010001-09-16 Medical Facilities - PL, GL and EBL Policy Form - Claims-Made GL Policy
HPE-000001-02-23 SCHEDULE A - Schedule of Named Insureds Endorsement
HPE-000021-04-16 Delete Insuring Agreement (B) - General Liability and Medical Expense Reimbursement Coverage Endorsement
HPE-000022-04-16 Delete Insuring Agreement (C) - Employee Benefit Liability Coverage Endorsement
HPE-000023-04-16 Delete Insuring Agreement (D) - Evacuation Expense Reimbursement Coverage Endorsement
HPE-000050-07-16 Specific Claim(s) Exclusion
Excluded Claim(s):
any & all claims emanating from a wrongful act associated with WIC prior to 5/1/2019
any operations other than those specified on the declarations page as covered operations
HPE-000056-09-16 Service of Suit Endorsement
HPE-000086a-09-20 Specific Insured Medical Practitioner(s) Exclusion
Excluded Practitioner(s):
physicians other than a medical director
HPE-000089-06-17 Mailing Address Endorsement
City of Joplin Health Department 602 South Main Street
Joplin, MO 64801
HPE-000178-01-22 Amend ITEM 5.A. Deductible/Self-Insured Retention for Specified Claims Endorsement
HPE-010005-04-16 Delete Insuring Agreement (F) - Patient Property Loss Reimbursement Coverage Endorsement
HPE-010006-09-16 Defense Within the Limits Endorsement
HPE-010035-07-17 Schedule of Insured Medical Practitioners Endorsement
Insured Medical Practitioner(s): Rayni Lynn Teeter, M.D.
Retro Date: 07/07/2022
HPE-010046-07-18 Amend ITEM 8 Extended Reporting Period Endorsement
HPE-010047-10-19 HIPAA Proceeding Reimbursement Coverage Endorsement
Limit: $50,000
HPE-010055-11-19 Obstetrical and Surgical Claims Exclusion
HPE-010075-12-20 Death, Disability or Business Cessation Extended Reporting Period Endorsement
Key Individual:
HPE-010080-03-21 Biometric Information Privacy Claim Exclusion

SUBJECT TO

- Completed, signed and dated No Material Change Letter (signed and dated within 90 days of the effective date)

PROFESSIONAL LIABILITY – HEALTH DEPARTMENT – CLAIMS MADE

PREMIUM

$	28,449.00	Premium (Minimum & Deposit)*
$	28,449.00	Total, Subject to Audit for Final Premium Determination

Missouri Non-Admitted Regulatory Disclosure:

- This is evidence of insurance procured and developed under the Missouri Surplus Lines Laws. It is NOT covered by the Missouri Insurance Guaranty Association. This insurer is not licensed by the State of Missouri and is not subject to its supervision.

AVIATION – UNMANNED AIRCRAFT

CARRIER American Alternative Insurance Corporation

BEST'S RATING A+ XV

POLICY PERIOD 4/7/2026 - 4/7/2027

COVERAGE Aviation – Unmanned Aircraft

NAMED INSURED

- City Of Joplin

LIMITS OF LIABILITY

Coverage	Limit
Bodily Injury and Property Damage - Each Occurrence	$1,000,000
Personal Injury	$1,000,000
Medical Expense	$5,000

UNMANNED AIRCRAFT SYSTEMS

Aircraft	Limit	Deductible
2016 DJI Innovations Phantom 3 Professional SS3-WM3231507	NA	NA
DJI Innovations Mavis Pro 08QCE8801229QM	$1,399	10%
2022 DJI Innovations Mavic 2 Enterprise Advanced 4GCCK6NR0B0MSQ	$8,085	10%
DJI Innovations Matrice 200 V2 17SDGB1013R243	$12,656	10%
DJI Innovations Mavic 3 Pro Cine FA3PWCC7NH	$4,799	10%
DJI Innovations Mavic Air 3 FA3PWCEYRC	$1,549	10%
Spare Engines and Spare Parts	$5,700	10%

AVIATION – UNMANNED AIRCRAFT

ADDITIONAL COVERAGE

Coverage	Limit
Bail Bonds	$5,000
Fire Legal	$100,000
Contractual liability	Policy Limit
Product liability arising out of sale of scheduled aircraft	Policy Limit

NOTABLE ENDORSEMENTS

Note: Refer to policy for complete list.

- E041 Electronic Data Event Liability Exclusion
- A121 Additional Insured
- A125 Amendment of Defined Terms
- C022 Limited Liability War Exclusion Limited Coverage
- C023 Limited Physical Damage War Exclusion Limited Coverage
- C025 Electronic Date Recognition Exclusion Limited Coverage
- C036 Expenses for Medical Services
- C039 Liability for Sale of Aircraft, Aircraft Parts or Services
- C041 Physical Damage to Spare Engines and Spare Parts
- C054 Terrorism (TRIA) Coverage - Hull & Liability
- C061 Aviation Personal And Advertising Injury Liability
- C064 Premises Coverage
- C066 Fire Legal Liability
- C095 Expanded Contractual Liability Endorsement
- N004 Non-Owned Aircraft Liability - Unmanned Aircraft System
- D004 TRIA Disclosure
- S047 Missouri Amendatory
- The policy shall not apply while a scheduled aircraft is in flight unless the pilot in command is approved by the Named Insured and appropriately licensed for the flight being conducted.

AIRPORT OWNERS AND OPERATORS LIABILITY

CARRIER Ace Property and Casualty Insurance Company

BEST'S RATING A++ Best

POLICY PERIOD 4/7/2025 - 4/7/2027

COVERAGE Airport Owners and Operators Liability

NAMED INSURED

- City Of Joplin

LIMITS OF LIABILITY

Coverage	Limit
Each Occurrence/Offense in respect of Bodily Injury, Personal and Advertising Injury and Property Damage combined, Subject to the following limitations	$25,000,000
Personal Injury and Advertising Injury Annual Aggregate Limit	$25,000,000
Malpractice Annual Aggregate Limit	$25,000,000
Fire Damage Any One Fire	$150,000
Medical Expense Limit Any One Person	$1,000
Non-Owned Aircraft Liability Limit Any One Occurrence	$25,000,000
Products-Completed Operations Annual Aggregate Limit	Not Included
Hangarkeepers not "in flight" Limit Any One Occurrence	Not Insured
Hangarkeepers not "in flight" Limit Any One Aircraft	Not Insured

NOTABLE ENDORSEMENTS

Note: Refer to policy for complete list.

- War, Hi-Jacking and Other Perils Exclusion Clause
- Noise, Pollution and other Perils Exclusion Clause
- 9001-MO (11/00) Missouri Changes - Pollution Exclusion
- 9002-MO (11/00) Missouri Changes - Medical Payments
- AAP 200 (05-22) Airport Owners and Operators General Liability Policy - Jacket
- AAP 201 (11/99) Airport Owners and Operators General Liability Policy - Declarations
- Page 3 of 4

AIRPORT OWNERS AND OPERATORS LIABILITY

- AAP 201S (11/99) Airport Owners and Operators General Liability Policy - Schedule of
- Endorsements
- AAP 202 (11/99) Airport Owners and Operators General Liability Policy
- AAP 203A (02/08) Extended Coverage - War, Hi-jacking and Other Perils Endorsement
- AAP 220 (11/99) Immunity Waiver Endorsement
- AAP 234 (11/99) Airport Limited Enhanced Coverage Endorsement
- AAP 237 (11/99) Nuclear Risks Exclusion Clause
- AAP 242 (11/99) Personal Injury Limitation Endorsement
- AAP 248 (11/99) Volunteers Endorsement
- AAP 255 (03/08) Date Recognition Limited Coverage Endorsement
- AAP 256 (11/99) Date Recognition Exclusion Endorsement
- AAP 270 (01/15) Amendment to Include Coverage for Certified Acts of Terrorism; Cap on
- Losses from Certified Acts of Terrorism
- AAP 273 (11/03) Pollution Endorsement
- AAP 275 (01/15) Limited Terrorism Coverage Endorsement
- AAP 277 (01/06) Silica And Silica-Related Dust Exclusion
- AAP 306 (03/08) Infringement of Copyright, Patent, Trademark or Trade Secret
- Endorsement
- AAP 307 (03/08) Amendment to Supplementary Payments (Court Cost) Endorsement
- AAP 316 (02/21) Exclusion - Access or Disclosure of Confidential or Personal Information -
- Advertising Injury or Personal Injury
- AAP 317 (01/22) Exclusion – Perfluorinated Chemicals
- ALL-20887 (10/06) ACE Producer Compensation Practices & Policies
- ALL-21101 (11/06) Trade or Economic Sanctions Endorsement
- ALL-5X45 (11/96) Questions About Your Insurance
- IL P 001 (01/04) U.S. Treasury Departments' Office of Foreign Assets Control ("OFAC")
- Advisory Notice to Policyholders
- TR-19604e (08/20) Notice Of Terrorism Insurance Coverage

AUTOMOBILE

CARRIER	The Travelers Indemnity Company
A.M. BEST'S RATING	A++ (Superior)
POLICY PERIOD	4/7/2026 - 4/7/2027
COVERAGE	Automobile

NAMED INSURED

- City Of Joplin

Basic Coverage Form for insuring commercial automobile exposures. Your Automobile Policy does not provide coverage for Cellular Telephones or for Mobile Sound Equipment, such as C.B. Radios, unless the coverage is added by special endorsement.

LIMITS

Auto Coverages	Limit
Combined Liability Auto Symbol 1	$1,000,000
Uninsured/Underinsured Motorists Auto Symbol 6	$1,000,000 Each Accident

Physical Damage	Deductible
Comprehensive Actual Cash Value Auto Symbol 2, 8	$25,000
Collision Actual Cash Value Auto Symbol 2,8	$25,000
Hired Car Physical Damage Comprehensive Deductible* Collision Deductible*	$1,000 $1,000

**Deductibles apply "per Auto" unless stated otherwise*

AUTOMOBILE SCHEDULE

Note: Coverage(s) vary by vehicle.

YEAR	DESCRIPTION	VIN #
2023	Dodge Ram	3C6JR7DG2PG669961
2023	Dodge Ram	3C6JR7DG0PG669960
2023	Ford Explorer	1FMSK8DH6PGB95388
2023	Dodge Ram	3C6JR7DG4PG669959
2023	Dodge Ram	3C6JR7DG6PG669963
2025	Ford F150	1FTEX1LP0SKE41019
2025	Ford Ranger	1FTER4PHXSLE33860
2025	Ford Ranger	1FTER4PH4SLE35474
2025	Ford Ranger	1FTER4PH6SLE36125
	WELLS CARGO BOX TRAILER	1WF200F1272058358
	MAXEY TRAILER	5R8CH1825BM020296
1939	PIRSH AERIAL LADDER	443973DW
1990	FORD F450 W AERIAL BUCK	2FDLF47M1LCB18708
1991	FREIGHTLINER HEAVY DUTY TRUCK	1FUY3LYBOMP501316
1991	CMI LOAD KING 35 TON COW	1B4L47243NI117354
1992	OSHKOSH T 1000 ARFF FIRETRUC	10T9L5BE8P1046390
1996	TRAILER UTILITY TRAILER	4VRUT1220TMOO3277
1997	DODGE CARGO VAN	2B7HB21Y6VK569079
1997	INTERNATIONAL NAVISTAR 4700 DUMP	1HTSCABN9VH45735
1998	MORRIS UTILITY TRAILER	4VRST1219WM005595
1999	FORD CRIME SCENE VAN	1FDXE4055XHB12812
1999	TRAILER TRAILER	492HL1829XA0
1999	INTERNATIONAL 4700 SING AX	1HTSCABN4XH637793
2000	FORD F450 WITH AERIAL BU	1FDXF46F9YEB84414
2000	TRAILER UTILITY TRAILER	492UU1829YA019582
2000	MEB UTILITY TRAILER	49ZV11829YA018074
2000	MEB UTILITY TRAILER	492UU1829YA018075
2000	TRAILER UTILITY TRAILER	2UU1829YA018078
2000	BE TRAILER	1B9UP16241M363558
2000	ARCO TANK TRAILER	1A911382811005021
2001	CHEVY 1500	1GCEC14WX1Z253213
2001	TRI STAR TRAILER	1PFS16281W500354

2001	INTERNATIONAL 4900 VAC TRUCK	1HTSHAAR51H392497
2001	FREIGHTLINER VACTOR TRUCK	1FVHBXAK32HJ86700
2002	YAMAHA 4 WHEELER	JY4AM02Y52C023950
2002	YAMAHA 4 WHEELER	JY4AM02Y62C020829
2002	FORD F450 WITH UTILITY B	2FDXF46F42EC96660
2002	FORD F150	1FTRF17202NB67418
2002	FORD F350	1FDWF6L8ZEDZ1510
2002	FORD F350	1FDWF36LX2ED21511
2002	ARCO TANK TRAILER	1A911382X1105022
2002	INTERNATIONAL 7500	1HSWNADR03J054964
2002	INTERNATIONAL 5TH WHEEL	1HSWNADR93J054963
2002	TRAILER UTILITY TRAILER	5EJHF162X21001296
2003	CHEVY CREW CAB	1GBHC23U53F193093
2003	FORD F150 PICKUP	2FTRF17W13CA47346
2003	INTERNATIONAL 7400 DUMP TRUCK	1HTWDAAR23J079044
2003	TRAILER UTILITY TRAILER	5EJUT101431003111
2003	STARLITE FLATBED TRLR	13YFS182940090946
2003	STARLITE FLATBED TRLR	13YF18223C090799
2003	PACE AMERICAN BOX TRAILER	472WB24233X025566
2003	CHEVY 3500	1GBJC34V33E255540
2004	CHEVY VENTURA MINIVAN	1GNDX03E74D226143
2004	FORD E350 JAIL VAN	1FTSS34L04HA81484
2004	FORD F450 SUPER DUTY	1FDXF46S44EC79163
2004	TRAILER UTILITY TRAILER	5E5FH16264L005462
2004	INTERNATIONAL SPREADER TRUCK	1HSWYAHR15J030791
2004	TANKER TRAILER	1L9BT419295G223296
2004	TANKER TRAILER	1L9BT419295G223297
2004	PETERBILT VACTOR TRUCK	2NPNLD9X65M837326
2005	TRAILER BLACK BOX TRAILER	47ZWB20256X043903
2005	AM GENERAL HUMVEE	N235136
2005	CHEVY 5500 STRIPPER	J8BE5B16057300309
2006	GMC BOX VAN	5B4KPD2U863415415
2006	CHEVY SILVERADO 12 TON PI	1GCEC14V86Z249112
2006	CHEVY SILVERADO 12 TON PI	1GCEC14Z16Z248644
2006	CHEVY SILVERADO	1GCEK19V06Z247169
2006	INTERNATIONAL 7400 DUMP TRUCK	1HTWDAAR16J352060

2006	FORD F250	1FTSW21536ED27825
2007	NAVISTAR INTERNATIONAL MAX PR	1HTWEADR58J658156
2007	CHEVY SILVERADO	1GCEC14C47Z570029
2007	FORD VAN MAPS 12 FORD LIF	1FTSS34L17DB07408
2007	TRAILER UTILITY TRAILER	129BU12156M001517
2007	INTERNATIONAL 4400 CONT DUMP	1HTMKAANX7H352058
2007	INTERNATIONAL 4200 VT 365 RODDER	1HTMP9FM87H413473
2007	INTERNATIONAL 4201 VT 365 RODDER	1HTMVAFL88J570802
2007	DODGE CARAVAN	2D4GP44L67R8279
2007	STARLITE FLATBED TRLR	13YFS25227C099065
2008	THM BUS DWI COMMAN CENT	1T7YUZA28A1121151
2008	FORD F350	1FDWF37R08ED38832
2008	TRAILER UTILITY TRAILER	3CVU8121282125930
2008	FORD RANGER	1FTYR10D18PA83698
2008	FORD F150	1FTPF12V18KC95184
2008	INTERNATIONAL SINGLE AXEL TRUCK	1HTWDAAR99J164004
2009	INTERNATIONAL DUMP TRUCK	1HTWHAZT99J101702
2009	STARLITE UTILITY TRAILER	13YFS25269C112967
2009	FORD F350	1FDWW36R798A5684
2009	CHEVY COLORADO COMPACT	1GCCS14E398146149
2009	CHEVY COLORADO COMPACT	1GCCS14E598146282
2009	CHEVY COLORADO	1GCCS14E798145649
2009	FORD F350 PICKUP	1FTWF31R99EA42741
2009	DODGE CARAVAN	2D8HN44E89R625672
2009	FREIGHTLINER 2T DUMP	1FVACWDU39HAG0934
2009	FORD F250	1FTSW20559EA47670
2009	FORD EXPLORER	1FMEU73E79UA23626
2009	INTERNATIONAL 10 WHEELER	1HTWHAZT29J179982
2009	FORD F450	1FDAF46R59EA55796
2009	VOLVO FIELD GYMMY	4V5KC9EG8N289370
2010	FORD RANGER	1FTKR1AE1APA42328
2010	FORD RANGER	1FTKR1AE8APA42326
2010	CHEVY IMPALA	2G1WA5EK1216507
2010	PIERCE AERIAL LADDER LADDE	4P1CV01E7AA011266
2010	PIERCE ENGINE	4P1CC01H8AA610822
2010	FORD RANGER	1FTKR1AEXAPA42327

2010	FORD F150 12 TON PICKUP	1FTMF1CW8AKC09823
2010	INTERNATIONAL SINGLE AXEL TRUCK	1HTWDAZR6BJ338296
2010	FORD F150 12 TON PICKUP	1FTMF1CW4AKC09821
2010	PIERCE ENGINE	4P1CC01H1AA1010869
2011	TRAILER UTILITY TRAILER	4PSL82421A1143411
2011	FORD F250	1FTBRF2A66BEB90723
2011	TIGER TRAILER	5UTBU1828BM002776
2011	TIGER TRAILER	5UTBU1827CM000065
2011	TANDEM AXEL TRAILER	5UTBU182XBM002102
2012	CHEVY IMPALA	2G1WD5E33C1160315
2012	CHEVY TRAVERSE	1GNKVEED5CJ244297
2012	FORD F150	1FTNF1CTXCKD70428
2012	FORD 350 BRUSH TRUCK	1FT8X3BT6CEB23610
2012	FORD F350 4X4	1FT8X3BTXCEC12824
2012	KME ENGINE ENGINE 2	1K9AF42870N058491
2012	KME ENGINE ENGINE 4	1K9AF4289DN058492
2012	FORD E350 VAN	1FDEE3FL5CA39184
2012	INTERNATIONAL TRUCK	1HTZZAAR7CJ076901
2013	FORD F250	1FTBF2B63DEA40439
2013	CHEVY IMPALA	2GLWF5E33D1205758
2013	DOOLITLE TRAILER	1DGCS1625DM002708
2013	PIERCE RESCUE RESCUE 5	2NKHHJ8X7EM389764
2013	CHEVY IMPALA	2GLWF5E33D1206764
2013	FORD F150	1FTMF1CM3DKE06109
2013	FORD F250	1FTBF2B61DEA40438
2013	FORD F550 DUMP TRUCK	1FDUF5GYXDEA40440
2013	FORD F550	1FDUF5GY1DEA40441
2013	FORD F250	1FTBF2A68DFA40471
2013	FORD F150	1FTFICMXDKF18869
2013	INTERNATIONAL 10 WHEELER	1HTWHAZT7EH022398
2014	CHEVY IMPALA	2G1WD5E34E1154794
2014	CHANGZHOU NANXIASHU TRAILER	LNZUT1113EZ189366
2014	FORD EXPLORER	1FM5K8AR9EGB91701
2014	FORD FLAT BED F550	1FDOW5HT2EEB87676
2014	KENWORTH TANKER TANKER 1	2NKHHJ8X6EM410703
2014	DOOLITLE TRAILER	1DGCSY026EM007928

2014	CHEVY IMPALA	2G1WA5E30E1152839
2014	INTERNATIONAL 10 WHEELER	1HTWNAZT2FH507168
2014	INTERNATIONAL 11 WHEELER	1HTWPAZT5FH529014
2014	INTERNATIONAL 12 WHEELER	1HTWPAZT7FH529015
2014	INTERNATIONAL SINGLE AXEL TRUCK	1HTZZAAR1FH529017
2014	PETERBILT SPREADER	1NPTL40X3ED240645
2014	FORD F150 XL	1FTMFIM7EKE25910
2014	FORD F150	1FTMF1CM5EKE25908
2015	FORD F150	1FTEX1E89FKD12353
2015	FORD F150	1FTEX1E87FKD12352
2015	FORD F150	1FTEX1E89FKD12353
2015	CHEVY SILVERADO	1GCVKPEHOFZ243530
2015	FORD F250	1FTBF2B69FED4457
2015	INTERSTATE FLATBED TRAILER	1JKDLA401FM014048
2016	FORD EXPLORER	1FM5K8AR4GGC08391
2016	FORD EXPLORER	IFM5K8AR3GGB44795
2016	FORD F150	1FTEW1E81GKE50098
2016	FORD F450	1FDGF4GY5GEB34172
2016	FORD FE450 2015	1FDFE4FS4GDC32059
2016	FORD E450 2015	1FDTE4FSOGDC32060
2016	FORD TRANSIT CONNECT VAN	NMOGE9F79G1267938
2016	FORD F250 SERVICE BODY T	1FDBF2B6XGEB97658
2016	DODGE RAM 2500	3C6LR5AT2GG244707
2016	FORD F550	1FDOW5HY3GEB18185
2016	FORD F550	1FDOW5HY5GEB18186
2016	FORD F550	1FDOW5HY7GEB18187
2016	FORD F550	1FDUF5HT1GEC45460
2016	FORD F250	1FT7W2B6XGEC45461
2016	INTERNATIONAL 10 WHEELER	1HTWPSUT9HH522941
2016	FORD F150	1FTEWIE88GKD59246
2016	FORD F150	1FTMF1E8OGKE18884
2016	FORD F150	1FTMF1C82GKE26794
2017	FORD EXPLORER	1FMSK8ARXHGA37082
2017	DODGE CHARGER	2C3CDXKT7HH596236
2017	DODGE CHARGER	2C3CDXKT9HH596237
2017	DODGE CHARGER	2C3CDXXTOHH608730

2017	DODGE CHARGER	2C3CDXKTXHH608735
2017	FORD F250	1FT7W2B64HEC34330
2017	PIERCE LADDER LADDER 1	4P1BCAGF9HA017473
2017	FORD E450 2017	1FDFE4FS0HDC26518
2017	FORD E450	1FDFE4FS2HDC26519
2017	FORD E450 2015	1FDFE4FSXHDC64094
2017	FORD F250	1FDBF2A68HEC33021
2017	AERIAL BOOM TRUCK	3C7WRMBL6HG514833
2017	CHEVY SILVERADO	1GCVKENH4HZ344143
2017	TYMCO SWEEPER	1HTMMAANXHH040950
2017	INTERNATIONAL TYMCO SWEEPER	1HTMMAAN1HH460884
2018	HARLEY DAVIDSON CYCLE	1HD1FHC16JB631569
2018	HARLEY DAVIDSON CYCLE	1HD1FHC16JB635069
2018	CHEVY TAHOE	1GNLCDEC8JR246491
2018	CHEVY TAHOE	1GNLCDEC9JR244295
2018	DODGE CHARGER	2C3CDXKTOJH239664
2018	DODGE CHARGER	2C3CDXKT2TH239665
2018	FORD EXPLORER	1FM6KAR8JGB197564
2018	STAG TRAILER FLATBED TRAILER	4S91F2629JA377113
2018	OSHKOSH GLOBAL STRICKER	10TADLJF4KA789517
2018	CHEVY TAHOE	1GNLCDEC8JR246491
2018	INMAR MARINE TRAILER	4PGBJ1415LL076554
2018	FORD TRANSIT CAMERA VAN	1FTBF4X8HKB25196
2018	FORD F250	1FBBF2B60JEC65151
2018	FORD F150	1FTMFIEB5JKC88748
2018	INTERNATIONAL 10 WHEELER	1HTWPSUT9JH334992
2019	DODGE CHARGER	2C3CDXKT4KH511330
2019	DODGE CHARGER	2C3CDXKTIKH511253
2019	DODGE CHARGER	2C3DXKT7KH600339
2019	DODGE CHARGER	2C3CDXKT3KH600337
2019	DODGE CHARGER	2C3CDXKT5KH600338
2019	DODGE CHARGER	2C3CDXKT2KH635922
2019	FORD F150 XL	1FTEXIE54KKC54667
2019	FORD TRANSIT VAN	1FTBF4XMIKKA53790
2019	DODGE CARAVAN	2C4RDGBG7KR71755
2019	FORD F150	1FTFX1E55KKD37576

2019	KENWORTH FERRARA RESCUE RESC	2NKHHJ8X3LM426176
2019	INMAR MARINE TRAILER	4PGBV1817KL072566
2019	FORD F250	1FDBF2A60KEE89183
2019	FORD E450	1FDFE4FS3KDC17187
2019	FORD E450 2019	1FDFE4FS5KOC17188
2019	FORD E450	1FDFE4FS9KDC17243
2019	TRAILER EXPRESS TRAILER	5CVUS1821K5000179
2019	FORD F150	1FTMF1B4KKC91481
2019	FORD F150	1FTMF1CB9KKC91480
2019	FORD F150 XL	1ETMF1CBOKKF02419
2019	FORD F350	1FDRF3G67KEG09931
2019	FORD F550	1FDVF5GY4KA24298
2020	BAE CAIMAN MRAP	GMB408140EHY
2020	CHEVY TAHOE	1GNLCDEC7LR263205
2020	FORD F150	1FTEXIEB7LKD81396
2020	FORD F250	1FT7W2B61LEC49859
2020	FORD F150	1FTEX1EB3LKD81370
2020	FORD TRANSIT F350 VAN	1FTBW9CG5LKA54309
2020	CHEVY TAHOE	1GNSKDEC8LR242054
2020	CHEVY TAHOE	1GNSKDECILR246530
2020	CHEVY TAHOE	1GNSKDEC7LR2248279
2020	CHEVY TAHOE	1GNLCDEC7LR239096
2020	CHEVY TAHOE	1GNLCDECILR239109
2020	CHEVY TAHOE	1GNSKDECXLR242041
2020	CHEVY TAHOE	1GNSKDECXLR242251
2020	CHEVY TAHOE	1GNSKFEC7LR255762
2020	FORD F250	1FDBF2A65LED09875
2020	FORD F250	1EDBE2A64LED09396
2020	FORD F150	1FTFW1E53NKE02559
2020	FORD F250	1FT7W2A64LED09876
2020	FREIGHTLINER HEAVY DUTY TRUCK	1FVH63FE4LHLT8644
2020	FREIGHTLINER 10 WHEELER	1FVHG3FE2LNT8643
2020	INTERNATIONAL TYMCO SWEEPER	3HAMMMMN7LL82218
2020	FORD F250	1FT7W213B68LED09877
2020	FORD F550	1FDOWSHN9LED39838
2020	FORD F150 XL	1FTMFIEB8LKE44557

2020	FORD F150	1FTMFICB7LKE47937
2021	CHEVY TAHOE	1GNSCLED1MR376387
2021	CHEVY TAHOE	1GNSCLED5MR465038
2021	CHEVY TAHOE	1GNSCLEDOMR465433
2021	CHEVY TAHOE	1GNSCLED7MR464912
2021	CHEVY TAHOE	1GNSCLED5MR464729
2021	CHEVY TAHOE	1GNSCLED2MR464767
2021	CHEVY TAHOE	1GNSCLED9MR464734
2021	CHEVY TAHOE	1GNSCLED5MR464780
2021	CHEVY TAHOE	1GNSCLED1MR464873
2021	CHEVY TAHOE	1GNSCLED1MR465649
2021	CHEVY TAHOE	1GNSCLED4MR464723
2021	CHEVY TAHOE	1GNSCLEDOMR465156
2021	CHEVY TAHOE	1GNSCLED2MR464879
2021	FORD F150	1FTEX1EB1MFC09607
2021	FORD F150	1FTNFIEBOMKE83788
2021	PIERCE 107 AERIAL LADDER	4P1BCAFF9MA022684
2021	CHEVY MALIBU SEDAN	1G1ZC5ST1MF00712
2021	FORD E450 2021	1FDFE4FN7MDC36354
2021	FORD E450 2022	1FDFE4N9MDC36355
2021	FORD E450	1FDFE4N5MPC40743
2021	FORD E450 2021	1FDFE4FN3MDC40742
2021	DIAMOND UTILITY TRAILER	46UFU1821M1238005
2021	FREIGHTLINER VACCON	1FVHG3FE3NHND9921
2021	FREIGHTLINER 114 SD	3ALHG3FEXMDML4883
2021	FREIGHTLINER 114SD	3ALHG3E1MDML4884
2021	FORD F150	1FTMF1CB5MKE83787
2022	CHEVY TAHOE	1GNSCLEDXNR204828
2022	CHEVY TAHOE	1GNSCLED8NR204732
2022	CHEVY TAHOE	1GNSCLED4NR204971
2022	CHEVY TAHOE	1GNSCLED6NR204793
2022	CHEVY TAHOE	1GNSCLED1NR205009
2022	CHEVY TAHOE	1GNSCLED2NR205651
2022	CHEVY TAHOE	1GNSCLED9NR205050
2022	CHEVY TAHOE	1GNSCLED3NR205397
2022	CHEVY TAHOE	1GNSCLED7NR205273

2022	CHEVY TAHOE	1GNSCLED2NR205410
2022	CHEVY TAHOE	1GNSCLED4NR205182
2022	CHEVY TAHOE	1GNSCLED0NR205311
2022	CHEVY TAHOE	1GNSCLED1NR205348
2022	CHEVY TAHOE	1GNSCLED4NR205392
2022	CHEVY TAHOE	1GNSCLED5NR205319
2022	CHEVY TAHOE	1GNSCLED0NR205387
2022	CHEVY TAHOE	1GNSCLEDXNR204781
2022	CHEVY TAHOE	1GNSCLED2NR204984
2022	POLARIS RANGER CREW 1000 4DR	4XARSU994N8485947
2022	CHEVROLET TRAVERSE	1GNEVHKW9NJ174004
2022	CHEVROLET TAHOE	1GNSKWKD8PR177277
2022	STAG UTILITY TRAILER	7L4BU1628NA000466
2022	FORD TRANSIT VAN	NMOGE9E24N1531506
2022	FORD F150	1FTFWI55NKE91454
2022	FORD F250	1FTBF2A6XNEG45786
2022	FORD F650	1FDNF6AN2NDE00948
2022	STAG FLAT BED TRAILER	7L4BF2624NA002151
2023	CHEVROLET TAHOE	1GNSKLED2PR472830
2023	CHEVROLET TAHOE	1GNSKLED3PR471704
2023	CHEVROLET TAHOE	1GNSKLED7PR471608
2023	CHEVROLET TAHOE	1GNSKLED8PR472847
2023	CHEVROLET TAHOE	1GNSKLED1PR471667
2023	CHEVROLET TAHOE	1GNSKLED0PR471806
2023	CHEVROLET TAHOE	1GNSKLED3PR472223
2023	CHEVROLET TAHOE	1GNSKLEDSPR472160
2023	CHEVROLET TAHOE	1GNSKLEDXPR471876
2023	CHEVROLET TAHOE	1GNSKLED8PR472363
2023	CHEVROLET TAHOE	1GNSKLED4PR472232
2023	CHEVROLET TAHOE	1GNSKLED7PR472239
2023	CHEVROLET TAHOE	1GNSKLED9PR472274
2023	CHEVROLET TAHOE	1GNSKLED6PR472328
2023	FORD F150 XL	1FTFW1E87PKE83000
2023	FORD MAVERICK	3FTTW8E37PRA32936
2023	FORD MAVERICK	3FTTW8E34PRA32828
2023	FORD MAVERICK	3FTTW8E35PRA32417

2023	FORD F350 1TON	1FT8X3BA8PEC4845
2023	CHEVY TAHOE	1GNSKLED7PR277838
2023	PIERCE VELOCITY PVC	YP1BAAFF4NA025080
2023	CHEVROLET MALIBU	1G1ZC5ST3PF246625
2023	FORD TRANSIT WAGON	NMOGE9F28P1552750
2023	FORD F150 XL	1FTEX1EB7PKE68759
2023	FORD F 150 4X4	1FTFW1E81PKE83414
2023	FORD F150 4X4	1FTMF1EB5PKD59116
2023	FORD F250 4X4	1FTBF2BAOPED88207
2023	FORD F150 SUPERCAB	1FTFX1E51PKD78827
2023	FORD F350 4X4 CREW CAB	1FT8W3BA2PED24489
2023	INTERNATIONAL PRO PATCH	3HAEVMMRXPL769219
2023	FORD F150 SUPERCAB	1FTFW1E55PKF04481
2024	STARCRAFT ALLSTAR	1FDFERN4RDD02866
2024	STARCRAFT ALLSTAR	1FDFE4FN3RDD02907
2024	STARCRAFT ALLSTAR	1FDFE4FN2RDD02896
2024	HOLDEN TRAILER	12HTD34331RS254532
2024	Chevrolet Tahoe PPV	1GNSKLED0RR274976
2024	Chevrolet Tahoe PPV	1GNSKLED0RR275271
2024	Chevrolet Tahoe PPV	1GNSKLEDXRR275519
2024	Chevrolet Tahoe PPV	1GNSKLED3RR275278
2024	Chevrolet Tahoe PPV	1GNSKLED9RR275138
2025	Chevrolet Tahoe	1GNS6UED7SR295792

SELF-INSURED RETENTIONS

The following each accident Self Insured Retentions (Loss and Loss Expense) apply:

- Auto Liability (Bodily Injury/Property Damage) - $200,000
- Uninsured/Underinsured Motorist (UM/UIM) - $200,000

GARAGEKEEPERS LEGAL LIABILITY

Location	Comp Limit	Coll Limit	Comp Ded	Coll Ded
313 E Third St (Police Garage)	$500,000	$500,000	$1,000/$5,000	$1,000
1301 W Second St	$500,000	$500,000	$1,000/$5,000	$1,000
Total Limits - $1,000,000				

NOTABLE ENDORSEMENTS

Note: Refer to policy for complete list.

- Public Entity Auto Extension
- Preservation Of Governmental Immunity - Missouri
- Exclusion – Airport Premises or Aviation Emergency
- Joplin Regional Airport
- Amendment Of Bodily Injury Definition
- Public Entity Auto Extension
- Professional Services Not Covered
- Emergency Services - Volunteer Firefighters' & Workers' Injuries Excluded
- Amendment Of Employee Definition
- Preservation Of Governmental Immunity - Missouri
- Amendment Of Common Policy Conditions - Prohibited Coverage - Unlicensed Insurance And Trade Or Economic Sanctions

Commercial Auto coverage premium summary

Automobile Composite Rating

In order to provide our insureds better service and administrative efficiency, Travelers Public Sector Services is pleased to provide the following process for handling mid-term automobile change requests. All requests will be managed in accordance with the Composite Rate Application outlined below. The insured should continue to submit all change requests to their agent for accurate record keeping and claims verification purposes. Particular attention should be paid to Item 5, which specifies the types of automobiles that will continue to require reporting to the Company.

Composite Rate Application

1. If your policy includes the coverage for which a composite rate is designated in the table below then the premium for that coverage is composite rated. Automobile Liability is rated on a "per unit" basis and Automobile Physical Damage is rated on the basis of the original cost new of the autos. **The composite rates reflect premium charges for any applicable miscellaneous auto coverages, with the exception of Garagekeepers Legal Liability**.
2. The composite rates for Automobile Liability and Physical Damage are the rates applicable at the inception of the policy. Based on the information provided for this proposal and as of the date of this proposal, these rates are as follows:

	LIABILITY	COMPREHENSIVE	COLLISION
Option 1	$494	0.084	0.079

3. The premium charged at inception is the estimated annual premium based on the number of units and total original cost new for all covered autos on file with the company at inception. The insured is to submit a current schedule of owned automobiles as of the expiration of the policy and the total earned premium will be computed on the basis of the average net change in units and their corresponding original cost new for the policy term.
4. All autos added will carry the same Liability limits and Physical Damage deductibles issued at policy inception for autos of the same type.
5. Any new auto requiring valuation other than actual cash value must be reported within 30 days of acquisition. These autos will be added to the policy automobile schedule mid-term and a final premium will be determined at policy expiration.

UMBRELLA

CARRIER	Travelers Property Casualty Company of America
A.M. BEST RATING	A++ (Superior)
POLICY PERIOD	4/7/2026 - 4/7/2027
COVERAGE	Umbrella

NAMED INSURED

- City Of Joplin

Provides excess liability over scheduled primary liability policies, or self-insured retention.

LIMITS OF LIABILITY

Coverage	Limit
Each Occurrence	$4,000,000
General Aggregate	$4,000,000
Products – Completed Operations Aggregate Limit	$4,000,000
Crisis Management Service Expenses Limit	$50,000
Self-Insured Retention Any One Occurrence or Event	$10,000

UNDERLYING INSURANCE

Carrier	Coverage & Description	Limit
Travelers Casualty Insurance Company Of America	Automobile Liability Combined Single Limit	 $1,000,000
Travelers Casualty Insurance Company Of America	General Liability Employee Benefits Liability Auto Liability Law Enforcement Liability Public Entity Management Liability Public Entity Employment Related Practices Liability	 $1,000,000 $1,000,000 $1,000,000 $1,000,000 $1,000,000 $1,000,000

NOTABLE ENDORSEMENTS

Note: Refer to policy for complete list.

- PFAS Exclusion - Coverages A And B
- Policy Declarations - Excess Follow-Form And Umbrella Liability
- Schedule Of Underlying Insurance
- Cap On Losses From Certified Acts Of Terrorism And Exclusion Of Other Acts Of Terrorism Committed Outside The United States
- Intellectual Property Exclusion - Coverage B
- Coverage For Financial Interest In Foreign Insured Organizations
- Failure To Supply Exclusion - Coverages A And B
- Fungi Or Bacteria Exclusion - Coverages A And B
- Mobile Equipment Racing Exclusion - Coverage B
- Nuclear Energy Liability Exclusion (Broad Form) - Coverages A And B
- Amendment Of Coverage - Definitions
- Public Use Of Private Property Exclusion - Coverages A And B
- Follow-Form Limitation -Coverage B
- Watercraft Liability Exclusion - Coverage B
- Amendment Of Underlying Insurance Definition
- Amendment Of Who Is An Insured - Employees And Volunteer Workers - Coverage B
- Discrimination Exclusion - Coverage B
- Injury To Volunteer Firefighters Exclusion - Coverage B
- Law Enforcement Activities Or Operations Exclusion - Coverage B
- Lead Exclusion - Coverage B
- Pollution Not Related To Autos Exclusion - Public Entities Or Indian Tribes - Coverage A
- Professional Health Care Services Exclusion With Limited Exception For Designated Professionals - Coverages A And B
- Designated Activities Or Operations Exclusion - Coverage B
- Abuse Or Molestation Exclusion - Coverage A And B- With Limited Follow-Form Exception
- Preservation Of Governmental Immunity - Missouri
- Non Cumulation Of Occurrence Limit
- Communicable Disease Exclusion – Coverage A and B
- Liquor Liability Exclusion – Coverage A

MUSEUM

CARRIER	XL Specialty Insurance Company
A.M. BEST RATING	A+ (Superior)
POLICY PERIOD	4/7/2026 - 4/7/2027
COVERAGE	Museum

NAMED INSURED

- City Of Joplin

NAMED LOCATIONS

- 602 South Main Street, Joplin, Mo 64801 (Domicile)
- 504 South Schifferdecker Ave, Joplin, Mo 64801

LIMITS OF LIABILITY

Coverage	Limit
The Maximum the Company Shall Pay Per Occurrence of Loss as Defined in the policy wording	$19,229,915
Certified Acts of Terrorism	$19,229,915
Bailee Legal Liability	$19,229,915
Transit	$5,000,000
Unnamed Locations	$5,000,000
Named Locations	$19,229,915
Art Reference Library	$100,000
Earthquake	$19,229,915

DEDUCTIBLES

- Earthquake $5,000
- Vandalism/Malicious Mischief $2,500

NOTABLE ENDORSEMENTS

Note: Refer to policy for complete list.

- OFAC - PN CW 05 0519
- Missouri Commercial Policyholder Notice - PN MO 21 0119
- Fraud Notice - PN CW 01 0123
- Privacy Notice - PN CW 02 0119
- Notice of Terrorism Insurance Coverage - PN104 12 20 T -
- Commercial Fine Art Declarations - XL-CFA-DEC (07/19)
- Museum Policy - XL-CFA-MUS (07/19)
- Common Policy Conditions - XL-CFA-CPC (07/19)
- In Witness - IL MP 9104 0124 XLS
- Missouri Changes - XL-CHG-MO (07/19)
- Earthquake Coverage - XL-END-EQ (07/19)
- Fine Arts and Musical Instruments Program Institute Cyber Attack Exclusion Clause - FA ILSP 7250 0309
- Institute Radioactive Contamination, Chemical, Biological, Bio-Chemical And Electromagnetic Exclusion
- Clause - ILSP 7249 0309
- Loss Payee - XL-END-LP (07/19)

CYBER LIABILITY

CARRIER Starr Surplus Lines Insurance Company

BEST'S RATING A XV

POLICY PERIOD 4/7/2026 - 4/7/2027

COVERAGE Cyber Liability

NAMED INSURED

- City Of Joplin

LIMITS OF LIABILITY

COVERAGE	PER CLAIM SUB-LIMIT	AGGREGATE SUB-LIMIT
Security & Privacy Liability	$1,000,000	$1,000,000
Incident Response Expenses	$1,000,000	$1,000,000
Business Interruption	$1,000,000	$1,000,000
Business Interruption Waiting Period: 16 Hours		
Data Recovery	$1,000,000	$1,000,000
Regulatory Proceedings	$1,000,000	$1,000,000
Cyber Extortion	$1,000,000	$1,000,000
Policy Aggregate Limit of Liability $1,000,000		

Deductibles

- $100,000

Pending & Prior Litigation Date

- 4/7/2023

CYBER LIABILITY

COVERAGE	LIMIT
Media Content Liability Endorsement Pending & Prior Dated – 4/7/2023 Retroactive Date – 4/7/2023	$1,000,000
PCI-DSS Assessment Coverage	$1,000,000
Reputational Risk Response Endorsement Retention - $0 P&P Date – 4/7/2023	$50,000
Reputational Loss Coverage Endorsement Retention - $100,000 P&P Date – 4/7/2023 Waiting Period – 2 Weeks	$1,000,000
Fraudulent Impersonation – Invoice Manipulation Coverage Endorsement Retention - $50,000 Pending & Prior Date – 4/7/2023	$250,000
System Failure Coverage Endorsement – Contingent Business Partner with Voluntary Shutdown Waiting Period – 16 Hours	$1,000,000
Third Party CSSP System Failure Waiting Period – 16 Hours	$1,000,000
CBP Security Failure Waiting Period – 16 Hours	$500,000
CBP System Failure Waiting Period – 16 Hours Extended Period of Restoration – 180 Days	$500,000
Claim Avoidance Expenses Coverage Endorsement	$250,000
Cryptojacking Coverage Endorsement Retention - $50,000 Pending & Prior Date – 4/7/2023	$250,000
Fraudulent Impersonation and Telecommunication Fraud Coverage Endorsement Retention - $50,000 Pending & Prior Date – 4/7/2023	$250,000

Explanations are in general terms and do not change or replace the terms or conditions of the policies.

CYBER LIABILITY

COVERAGE	LIMIT
Telecommunications Fraud Retention - $50,000 Pending & Prior Date – 4/7/2023	$250,000
Financial Investigate Expense Coverage Endorsement	$25,000

NOTABLE ENDORSEMENTS

Note: Refer to policy for complete list.

- Reliance Endorsement (Other Applications) SS PL 275028 CL (07/17)
- E-Discovery Consultant Services Coverage Endorsement SS PL 275053 CL (10/18)
- Privacy Incident Amendatory Endorsement (Security & Privacy Laws SS PL 275063 CL (04/19)
- Data Recovery Amendatory System Failure Non-Physical Damage Loss of Use Endorsement (Bricking) SS PL 275066 CL (04/19)
- Law Enforcement Cooperation Endorsement SS PL 275070 CL (03/19)
- Criminal Rewards Expenses Coverage Endorsement SS PL 275073 CL (04/19)
- Computer System Definition Amendatory (Industrial Controls/SCADA) SS PL 275079 CL (06/19)
- Contractor Security Failure Coverage Endorsement SS PL 275098 CL (04/20)
- War Exclusion Amendatory Endorsement SS PL 275068 CL (06/22)

PREMIUM

$	36,100.00	Premium (Minimum & Deposit)*
$	36,100.00	Total, Subject to Audit for Final Premium Determination

Missouri Non-Admitted Regulatory Disclosure:

This is evidence of insurance procured and developed under the Missouri Surplus Lines Laws. It is NOT covered by the Missouri Insurance Guaranty Association. This insurer is not licensed by the State of Missouri and is not subject to its supervision.

WORKERS' COMPENSATION

CARRIER	Midwest Employers Casualty Company
A.M. BEST RATING	A+ (Superior)
POLICY PERIOD	4/7/2026 - 4/7/2027
COVERAGE	Workers' Compensation

NAMED INSURED

- City Of Joplin

This is a standard policy providing coverage for job-related injuries to employees.

COVERAGE AND LIMITS

- 3A - Workers' Compensation: Statutory – MO
- 3C - Other States –

Employer's Liability	Limit
Specific Limit	Statutory
Specific Retention	$500,000
Specific Retention – 7710 MO	$750,000
Specific Retention – 7720 MO	$750,000
Employers Liability Limit	$2,000,000
Aggregate Limit	$2,000,000
Estimated Aggregate Retention	$2,980,368
Minimum Aggregate Retention	$2,920,761
Aggregate Loss Limitation	$500,000

PREMIUM BASIS

State	Classification	Code	Payroll
MO	Street Or Road Construction: Paving Or Repaving & Drivers.	5506	$1,153,205.08
MO	Drivers, Chauffeurs, Messengers, And Their Helpers Noc - Commercial - (N/A Fl, Ma)	7380	$647,195.71
MO	Aviation - All Other Employees & Drivers	7403	$249,145.04
MO	Aviation - Noc - Other Than Helicopters - Flying Crew	7422	$228,478.88
MO	Sewage Disposal Plant Operation & Drivers	7580	$1,493,780.83
MO	Firefighters & Drivers (N/A Az, In, Or, Va)	7710	$6,576,166.43
MO	Police Officers & Drivers	7720	$6,727,689.47
MO	Bottle Dealer - Used & Drivers.	8264	$57,467.86
MO	Automobile Repair Shop & Parts Department Employees, Drivers	8391	$299,590.96
MO	Architectural Or Engineering Firm - Including Salespersons & Drivers	8601	$749,903.07
MO	Clerical Office Employees Noc	8810	$8,257,133.23
MO	Attorney - All Employees & Clerical, Messengers, Drivers.	8820	$302,559.48
MO	Hospital - Veterinary & Drivers	8831	$182,952.86
MO	Physician & Clerical	8832	$242,798.03
MO	Buildings - Operation By Owner Or Lessee Or Real Estate Management Firm: All Other Employees	9015	$277,815.99
MO	Club - Country, Golf, Fishing Or Yacht - & Clerical	9060	$257,483.13
MO	Park Noc - All Employees & Drivers	9102	$2,134,147.85
MO	Cemetery Operations & Drivers	9220	$208,220.25
MO	Street Cleaning & Drivers	9402	$128,504.22
MO	Municipal, Township, County Or State Employee Noc.	9410	$1,310,352.43
MO	Sign Installation, Maintenance, Repair, Removal, Or Replacement Noc - Away From Shop & Drivers.	9554	$213,024.64

WORKERS' COMPENSATION

NOTABLE ENDORSEMENTS

Note: Refer to policy for complete list.

- *CMB-6-CLS Amendment to Schedule Item 6*
- *CMB-11 Amendment to Schedule Item 11*
- *CMB-160 Foreign*
- *CMB-184 Change in Notification Time Required for Cancellation - Insured NOC 90 Days; MECC NOC 90 Days Policyholder Disclosure Notice of Terrorism Insurance*
- *CMB-199 Aircraft Per Employee Retention Surcharge - $500,000*
- *ISI-251 Voluntary Compensation*
- *ISI-261 Alternate Employer*
- *ISI-262-BLK Waiver of Subrogation (by Written Contract - Exel Construction)*
- *ISI-265-MO Missouri*
- *ISI-MO-A Missouri Mesothelioma Liability Notice*
- *ISI-MO-B Missouri Mesothelioma - Part Two Exclusion*

TERMS & CONDITIONS

- MECC must be notified of any aircraft changes occurring during the policy period.

OPTIONAL TWO YEAR POLICY

- Estimated Aggregate Retention - $5,364,646
- Minimum Aggregate Retention - $5,257,353
- Estimated Premium - $432,632

SUBJECTIVITIES

- Signed Application

PREMIUM SUMMARY

Coverage	Premium
Property	$425,322
Excess Property	$362,750
Inland Marine	$33,799
Crime	$5,533
General Liability	$73,800
Employee Benefits Liability	$63
Liquor Liability	$192
Law Enforcement Liability	$129,850
Public Entity Management Liability	$32,580
Public Entity Employment Related Practices Liability	$22,500
Auto Liability	$148,478
Auto Physical Damage	$39,285
Umbrella Excess Liability	$108,637
Professional Liability – Health Department	$28,449
Aviation – Unmanned Aircraft	$5,097

Explanations are in general terms and do not change or replace the terms or conditions of the policies.

PREMIUM SUMMARY

Airport Owners And Operators Liability	$19,724
Museum	$11,826
Workers' Compensation	$216,316
Cyber	$36,100
Risk Management Fee	$60,000
Total	*$1,760,301*

COMPANY BILL PAYMENT OPTIONS

All Lines
Agency Bill | Full Pay

NOTES

Travelers Policy Total Retention - $1,325,000. Retention applies to the combination of all retention obligations for the following coverages:

- Public Entity General Liability, Employee Benefit Plan Liability, Law Enforcement Liability, Public Entity Management Liability, Employment–Related Practices Liability, Automobile Liability, Uninsured Motorist Liability

PREMIUM FINANCE PAYMENT OPTIONS

Premium Finance Agreement Available Upon Request

PAY ON-LINE

https://higginbotham.epaypolicy.com

Note

**Coverage(s) premiums written on a Company Bill basis are the sole responsibility of the insured. Premiums will be billed directly from the insurance carrier with no premium payment reminders provided by Higginbotham.*

PROPOSAL ACCEPTANCE

Proposal Acceptance – City Of Joplin, MO

In evaluating your exposures to loss, we have been dependent upon information provided by you. If there are other areas that need to be evaluated prior to binding of coverage, please bring these areas to our attention. Should any of your exposures change after coverage is bound, such as you beginning new operations, forming new entities, hiring employees in new states, buying additional property, changing locations, new product lines or services, vehicle and driver changes, etc., please let us know so proper coverage(s) can be discussed. This proposal of insurance is intended to facilitate your understanding of the insurance program we have arranged on your behalf. It is NOT intended to replace or supersede the insurance policy(ies). This proposal is a basic overview and is not intended as a substitute for actual policy provisions. This proposal does not provide all policy terms, coverages, conditions, limitations and exclusions. The policy forms govern and supersede all information provided herein. In the event of a variance between the contents of this proposal and the terms and conditions of the policy, the policy will govern and supersede all information provided herein.
Higher Limits may be available, please ask for quotes if higher limits are desired. If there are any coverages Higginbotham Insurance did not offer or discuss; please bring to our attention. We have provided this proposal based on the risks and exposure information you provided Higginbotham Insurance. Higginbotham Insurance is not liable for offering or placing coverage on undisclosed or misrepresented information. Coverage cannot and will not be provide for unforeseen and undisclosed risks or exposures. Please refer to the policy for specific terms, conditions, limitations and exclusions as this proposal is meant as a general overview and is not a legal contract. A specimen copy of the policy is available for review, upon request.

Please note any changes that need to be made to the proposal prior to binding coverage:

_____

_____

*****Any Requested Changes Are Not Guaranteed…We will issue a request to the insurance company(ies) for acceptance of the requested changes. Please be advised that some or all requested changes may result in additional premium charges. *****

We (I) hereby accept this proposal and request coverage to be bound subject to the limits, terms, conditions and exclusions presented herein. We (I) understand that this proposal is meant as a summary only of the coverage to be issued by the Company(s), and that the actual policy forms as issued will govern in the event of loss. We (I) have reviewed and We (I) understand all information contained within this proposal. We (I) understand that the premium(s) quoted herein are subject to change after complete underwriting review.

Named Insured Signature: _____

Date: _____

Producer: _____

Date: _____

RECOMMENDATIONS

PROPERTY & CASUALTY COMMON INSURANCE COVERAGE RECOMMENDATIONS

- Property Coverages
- Liability Coverages
- Cyber / Identity Theft / Crime
- Automobile Coverage
- Workers' Compensation Coverages
- Umbrella
- Directors & Officers Liability / Employment Practices / Fiduciary
- Foreign Coverages

BOND RECOMMENDATIONS

- Contract
- Court
- Fidelity
- Financial Institution
- License & Permit
- Probate
- Public Official
- Surety

EMPLOYEE BENEFITS RECOMMENDATIONS

- HR Services
- Group Medical
- Group Dental
- Group Life and Accidental Death & Dismemberment
- Long Term Care
- Section 125 Cafeteria Plans
- Short Term Disability
- Vision
- Individual Medical/Dental

LIFE DEPARTMENT RECOMMENDATIONS

- Business Planning
- Estate Planning

RETIREMENT PLAN SERVICES RECOMMENDATIONS

- Qualified Plans
- Non-Qualified Plans

PERSONAL LINES INSURANCE RECOMMENDATIONS

- Automobile
- Home
- Flood/Earthquake
- Umbrella
- Farm & Ranch
- Watercraft/Recreational Vehicles
- Personal Articles Floater

INSURANCE CERTIFICATE MANAGEMENT RECOMMENDATIONS

CertCon Services (an affiliate of Higginbotham)

- Reviews Certificates of Insurance to ensure that the requirements in Master Service Agreements, leases, subcontracts and other agreements are met
- Provides web access to the compliance status of any vendor, tenant or subcontractor
- Controls insurance costs by avoiding unnecessary claims payments under the policy
- Helps reduce premiums and keeps clients insurable

Certificate Processing

- Helps to implement industry-specific agreements
- Requests and receives certificates from vendors, tenants, subcontractors, suppliers and others
- Analyzes certificates for compliance with agreements
- Mails or emails non-compliance reports requesting corrections
- Monitors expiration dates and requests renewal certificates
- Re-analyzes certificates upon renewal of insurance
- Updates clients of the insurance status (e.g. compliance standing, contract information, requirements, etc.) via website login

CERTCON SERVICES

CertCon Services Contact

Rick Carson, Director of Operations
817-810-0870
rcarson@certcon.com

RISK MANAGEMENT INFORMATION SYSTEMS

MyWavePortal®

MyWave is a personalized Web site that allows you to click, connect and communicate with Higginbotham. It's designed to offer you time-saving resources that build convenience into managing your everyday work tasks—whether you want to collaborate with our agency online, quickly access timely news, information and resources, or connect with more than 100,000 peers in your industry.

- Collaboration Center
- Survey Benchmarking
- Community

MyWaveRM®

Whether you're looking for flyers to help support your employee safety programs or searching for Workers' Compensation information, MyWave's Risk Management Center combines efficiency with user-friendly tools and resources you will use time and time again.

- Safetyzone
- Documents on Command
- Resources
- Online Services

MyWaveOSHA®

To help you simplify and manage your OSHA reporting, we've gathered the occupational safety resources you need into one easily-accessible spot, with functionality and content designed to help you efficiently meet your OSHA reporting needs.

- Local and Resourceful
- OSHA Log Forms
- Reports and Analyses
- FAQs

SUCCEED RISK MANAGEMENT CENTER™

The Risk Management Center is a repository of tools that empowers you to proactively manage your risk exposures and reduce claims, losses and associated costs. Too, importing your claims data into the Center reveals the root causes of your losses through vivid reports. This information assists in determining the effectiveness of your overall property and casualty insurance programs and provides vital information for making loss control and risk management program changes. Nearly every exhibit contains brilliant charts to make the data easier to comprehend.

- Online Training Library
- Incident Tracking/Trending and Claims Reporting
- Employee Training Management
- Safety Data Sheet Management
- Behavior Based Safety Track
- Job Description Track
- Certificate of Insurance Management