INSURANCE SUMMARY

Prepared For:

City of Joplin
602 South Main Street
Joplin, MO 64801

Date Prepared: 4/28/2023

Gallagher
Insurance | Risk Management | Consulting

Arthur J. Gallagher Risk Management Services, LLC
12444 Powerscourt Drive, Suite 500 Saint Louis MO 63131

Coverage	Effective Date	Expiration Date	Company	Policy Number	Premium
Commercial Package	4/7/2023	4/7/2024	Safety National Casualty Corporation	XPR4068182	$426,902.00

BUSINESS AUTOMOBILE LIABILITY

$5,000,000	Liability Limit
	Uninsured Motorist
	Underinsured Motorist
	Personal Injury Protection
	Additional PIP
	Auto Medical Payment

Additional Coverage's	Limit	Deductible
Garagekeepers	**$450,000 per location**	**$200,000 SIR**

Automobile Schedule

See Schedule attached

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Coverage	Effective Date	Expiration Date	Company	Policy Number	Premium
Property/Inland Marine	4/7/2023	4/7/2024	Great Northern Insurance Company	36039871	$290,068.00

COMMERCIAL PROPERTY

Schedule of Locations

See SOV attached	

Commercial Property Coverages

Location Number: 0

Bldg #	Subject of Insurance	Limit	Deductible	Cause of Loss	Coinsurance %	Valuation
0	Paved Surfaces - Blanket	$400,000	100,000	Special (Including theft)		
0	Building/Personal Property - Blanket	$194,122,567	100,000	Special (Including theft)		
0	Business Income with Extra Expense	$2,500,000	24	Special (Including theft)		
0	EDP Property on Premises	$3,426,774	100,000	Special (Including theft)		
0	Business Interruption	$250,000	24	Special (Including theft)		

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Additional Coverages	Limit	Deductible
Flood Includes Inundation, Back Up And Mudflow- Included In Blanket 7	$15,000,000	$100,000
Earthquake- Limit1- Annual Aggregate; Limit2- Per Occurrence- Waiting Period-48 Hours- Included In Blanket 10	$2,500,000	$500,000
Flood Includes Inundation, Back Up And Mudflow- Included In Blanket 7	$500,000	
Flood Includes Inundation, Back Up And Mudflow- Included In Blanket 8	$25,000,000	
Flood Includes Inundation, Back Up And Mudflow- Various Location Of Storm Siren; Included In Blanket 7		
Earthquake- Limit1- Annual Aggregate; Limit2- Per Occurrence- Storm Sirens Various Loc; Included In Blanket 10		
Flood Includes Inundation, Back Up And Mudflow- Included In Blanket 9		
Flood Includes Inundation, Back Up And Mudflow- Limit1- Annual Aggregate; Limit2-Per Occurrence: Waiting Period - 48 Hours- Blanket 7		
Flood Includes Inundation, Back Up And Mudflow-Limit1-Aggreagte Limit; Limit 2- Per Occurrence; Waiting Period- 72 Hours- Blanket 8		
Flood Includes Inundation, Back Up And Mudflow- Limit1- Annual Aggregate; Limit- Per Occurrence- Waiting Period- 72 Hr; Included In Blanket 9		

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Earthquake- Limit1- Annual Aggregate; Limit- Per Occurrence- Waiting Period-48 Hours- Blanket 10

Flood - Policy Annual Aggregate Limit Of Insurance

Earthquake- Policy Annual Aggregate Limit Of Insurance

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Property/Inland Marine	4/7/2023	4/7/2024	Great Northern Insurance Company	36039871	$290,068.00

Equipment Floater Coverage

Total Scheduled Amount:	$5,962,534 Scheduled
Coverage:	All risks
Valuation:	Actual cash value
Deductible:	100,000

Total Scheduled Amount Key: S = Scheduled / B = Blanket Amount
Coverage Key: RISK = All Risks / NAMED = Named Perils / THEFT = Named Perils (including theft)
Valuation Key: REPL = Replacement Cost / ACV = Actual Cash Value
Deductible Key: DI = Disappearing / FL = Flat / GR = Graduated / OT = Other / PC = Percent

Scheduled Equipment

Item #	Model Year	Description	Type	Serial #	Manufacturer	Model #	Limit
		See Schedule Attached					

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Coverage	Effective Date	Expiration Date	Company	Policy Number	Premium
Crime	4/7/2023	4/7/2024	Travelers Casualty and Surety Co of America	105592383	$5,233.00

Basis for coverage:

Coverage	Blanket/Scheduled/ Per Loss	Limit	Deductible
Employee Theft			
ERISA			
Aggregate			
ERISA excess amount over blanket limit			
Total asset value			
Total asset value (per plan)			
Employee theft governmental crime	L	$2,000,000	$50,000
Forgery or alteration		$200,000	$50,000
Inside the premises			
Theft of money and securities			
Robbery or burglary of other property			
Outside the premises			
Money and securities			
Other property			
Computer fraud		$200,000	$50,000
Funds transfer fraud		$200,000	$50,000
Money orders and counterfeit paper currency			

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Forms & Endorsements:

Endorsements include, but are not limited to:

Crime Policy Form - CRI-3001-0109

Removal of Short-Rate Cancellation Endorsement - ACF-7006-0511

Global Coverage Compliance Endorsement – Adding Financial Interest Coverage and Sanctions Condition and Amending Territory Condition - CRI-19072-0315

Social Engineering Fraud Insuring Agreement Endorsement - CRI-19085-0919

Amendatory Endorsement for Certain ERISA Considerations - CRI-19101-1117

Telecommunication Fraud Insuring Agreement Endorsement - CRI-19115-0519

Delete Exclusion For Prior Losses Involving Subsidiaries Endorsement - CRI-19122-1120

Missouri Changes Endorsement - CRI-4011-1010

Missouri Cancellation or Termination Endorsement - CRI-5026-0613

Government Entity Crime Endorsement - Faithful Performance of Duty - CRI-7126-0109

Government Entity Crime Endorsement Including Coverage for Treasurers and Tax Collectors - CRI-7129-0109

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Summary of Insurance

Prepared: 4/28/2023
Coverages as of: 4/7/2023

For: City of Joplin
602 South Main Street
Joplin, MO 64801

By: AJGRMS - SC
,

Coverage	Company	Policy Number	Eff date	Exp date	Premium
Excess Workers Comp	Safety National Casualty Corporation	AGC4066549	4/7/2023	4/7/2024	$185,859.00

Locations

1 -602 S. Main St., Joplin, MO 64801

Part 1 – States: MO

Employers Liability Coverage	Limits
Each accident	$1,000,000
Disease – Policy limit	$2,000,000
Disease – Each Employee	$1,000,000

Other Coverage:
Voluntary Compensation

Payrolls

Location	Class Code	Categories/Duties/Classifications	Estimated Annual Remuneration/Payroll
1	5506	Street or Road Construction: Paving or Repaving & Drivers	$714,619.00
1	8820	Attorney-All Employees & Clerical, Messengers, Drivers	$212,669.00
1	8810	Clerical Office Employees NOC	$5,659,239.00
1	8601	Architect Or Engineer - If Any	$0.00
1	8391	Automobile Repair Shop & Parts Department Employees, Drivers	$203,952.00
1	8264	Bottle Dealer-Used-& Drivers	$52,558.00
1	7720	Police Officers & Drivers	$4,634,121.00
1	9102	Parks NOC-All Employees & Drivers	$1,415,583.00
1	9101	College or School: All Other Employees- If Any	$0.00
1	9060	Club-Country, Golf, Fishing or Yacht-& Clerical	$145,756.00
1	9015	Building - Operation by Owner or Lessee	$180,883.00
1	8832	Physician & Clerical	$133,996.00
1	8831	Hospital: Veterinary & Drivers	$119,048.00

1	9554	Sign Installation, Maintenance, Repair or Removal, All Types and Drivers	$158,045.00
1	9410	Municipal, Township, County or State Employee NOC	$1,345,035.00
1	9402	Street Cleaning & Drivers	$280,364.00
1	9220	Cemetery Operation & Drivers	$136,648.00
1	7710	Firefighters & Drivers	$4,189,190.00
1	7580	Sewage Disposal Plant Operation & Drivers	$1,228,966.00
1	7422	Aircraft/helicopter Operation: Sales or Service Agency: Taxi or Sightseeing: Stu	$73,739.00
1	7403	Aircraft/Helicopter Operation: Air Carrier Scheduled/Supplemental: All Other Employees	$214,246.00
1	7380	Drivers, Chauffeurs and Their Helpers NOC-Commercial	$412,672.00

Additional Coverages:

Policy-Level Additional Coverages:

; Self Insured Retention Per Occurrence, Limit
; Maximum Limit of Indemnity Per Occurrence- Statutory, Limit
; Employers Liability Maximum Limit of Indemnity Per Occurrence, Limit $2,000,000
; Maximum Limit of Indemnity of the Corporation for the Liability Period, Limit $2,000,000
; Minimum Loss Fund For The Liability Period, Limit $1,564,033
; Loss Fund Percentage- 260.00%, Limit
; Repatriation Expense, Limit $25,000
; Foreign Voluntary Endorsement Limit- in excess of the Self- Insured Retention Per Occurrence, Limit

Forms & Endorsements:

Endorsements include, but are not limited to:

Broad Form All States For Employee Travel - 0276020408 (XWC)

Voluntary Compensation Endorsement Premium Delineation - 0291000708 (XWC)

Foreign voluntary Workers Compensation and Employers' Liability For Travelling Employees - 0293121209 (XWC)

90 Days Notice Of Cancellation - 0322001291 (XWC)

Alternate Employers Endorsement Missouri Mandatory Endorsement(s),If Applicable - 0324001291 (XWC)

Terrorism Risk Insurance Program Reauthorization Act Endorsement - 6000000121 (XWC)

Self - Insured Retention Per Occurrence - 0556020108(XWC)

Self - Insured Retention Per Occurrence - Police Officers & Drivers - 0557001092 (XWC)

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Commercial Package	4/7/2023	4/7/2024	Safety National Casualty Corporation	XPR4068182	$426,902.00

COMMERCIAL GENERAL LIABILITY

General Aggregate	$5,000,000
Products/Completed Operations Aggregate	$5,000,000
Each Occurrence	$5,000,000
Personal and Advertising Injury	
Damage to Rented Premises Limit	$500,000 any one premises
Medical Expense Limit (Any one person)	

Coverage is written on a(n) Occurrence basis.

Employee Benefits Liability – Full Prior Acts $5,000,000 each employee/annual aggregate

Public Officials Employment Practices Liability – Claims Made – Retro: 4/7/1995 – Each wrongful act/Aggregate

Law Enforcement Liability $5,000,000 each Occurrence/Aggregate

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Self-Insured Retention:

General Liability – Each occurrence - $200,000
Automobile Liability – Each occurrence - $200,000
Law Enforcement Liability – Each occurrence - $200,000
Public Official & EPL – Each Wrongful Act - $200,000

Deductible:

Garagekeepers – Comprehensive – All Perils Deductible - $10,000
Garagekeepers – Comprehensive – Max Deductible - $10,000
Collision – Each Customer - $10,000

Retention:
Basket Aggregate - $700,000

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SCHEDULE OF LOCATIONS

Location	Building	Address
1	1	See SOV attached

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Coverage	Effective Date	Expiration Date	Company	Policy Number	Premium
Airport Liability	4/7/2023	4/7/2024	Ace Property & Casualty Ins. Co.	AAPN05620417011	$41,156.00

Coverage:

DESCRIPTION	LIMIT TYPE	AMOUNT
Each occurrence/offense in respect of Bodily Injury, Personal and Advertising Injury and Property Damage combined, subject to the follow ing limitations	Limit	$25,000,000
Personal Injury and Advertising Injury Annual Aggregate Limit	Limit	$25,000,000
Malpractice Annual Aggregate Limit	Limit	$25,000,000
Fire Damage Limit Any One Fire	Limit	$150,000
Medical Expense Limit Any One Person	Limit	$1,000
Non-Ow ned Aircraft Liability Limit Any One Occurrence	Limit	$25,000,000

Deductibles / Self-Insured Retention

TYPE	COVERAGE	AMOUNT
Deductible	Each Occurrence or offense, but not to exceed	Nil
Deductible	Annual Aggregate	Nil

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Coverage	Effective Date	Expiration Date	Company	Policy Number	Premium
Unmanned Aircraft Systems	4/7/2023	4/7/2024	American Alternative Ins. Corp.	9005216	$2,175.00

Coverage:

DESCRIPTION	LIMIT TYPE	AMOUNT	BASIS
Part 1 - Liability: Coverage A - Bodily Injury and Property Damage Liability	Limit	$1,000,000	Each Occurrence
Additional Benefits (Subject to conditions):			
- Medical Expense Coverage/Expenses for Medical Services	Limit	$5,000	Each Occurrence
- Bail Bonds	Limit	$5,000	
- Fire Legal Liability	Limit	$100,000	Each Occurrence
- Contractual Liability		Policy Limit	
- Product liability arising out of sale of scheduled aircraft		Policy Limit	
Aviation Personal And Advertising Injury Liability	Limit	$1,000,000	Each Occurrence/Aggregate

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Coverage	Effective Date	Expiration Date	Company	Policy Number	Premium
Cyber Liability	4/7/2023	4/7/2024	Starr Surplus Lines Ins. Co.	1000635475231	$52,800.00

Coverage:

DESCRIPTION	LIMIT TYPE	AMOUNT	BASIS
Security & Privacy Liability	Sublimit	$1,000,000	Per Claim
Security & Privacy Liability	Sublimit	$1,000,000	Aggregate
Incident Response Expenses	Sublimit	$1,000,000	Per Claim
Incident Response Expenses	Sublimit	$1,000,000	Aggregate
Business Interruption	Sublimit	$1,000,000	Per Claim
Business Interruption	Sublimit	$1,000,000	Aggregate
Data Recovery	Sublimit	$1,000,000	Per Claim
Data Recovery	Sublimit	$1,000,000	Aggregate
Regulatory Proceedings	Sublimit	$1,000,000	Per Claim
Regulatory Proceedings	Sublimit	$1,000,000	Aggregate
Cyber Extortion	Sublimit	$1,000,000	Per Claim
Cyber Extortion	Sublimit	$1,000,000	Aggregate
Policy Aggregate Limit of Liability	Limit	$1,000,000	

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Deductibles / Self-Insured Retention

TYPE	COVERAGE	AMOUNT
Retention	Security & Privacy Liability	$100,000
Retention	Incident Response Expenses	$100,000
Retention	Business Interruption	$100,000
Deductible	Business Interruption Waiting Period - Per Claim	18-hour Waiting Period
Retention	Data Recovery	$100,000
Retention	Regulatory Proceedings	$100,000
Retention	Cyber Extortion	$100,000
Retention	Media Content Liability	$100,000
Retention	Reputational Loss Coverage	$100,000
Retention	Fraudulent Impersonation - Invoice Manipulation	$50,000
Deductible	System Failure Coverage:	
Deductible	V. Waiting Hour Period	18-hour Waiting Period
Retention	Crypto Jacking Coverage	$50,000
Retention	Fraudulent Impersonation and Telecommunication Fraud Coverage	$50,000

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Coverage	Effective Date	Expiration Date	Company	Policy Number	Premium
Healthcare – Professional Liability	4/7/2023	4/7/2024	TDC Specialty Insurance Company	MFP023472300	$25,000.00

Coverage:

DESCRIPTION	LIMIT TYPE	AMOUNT
Professional Liability:		
Each Claim (other than Physical Abuse and Sexual Misconduct Claims)	Limit	$1,000,000
Each Claim - Physical Abuse/Sexual Misconduct	Limit	$100,000
Aggregate Sublimit – Physical Abuse/Sexual Misconduct	Sublimit	$300,000
Aggregate for all Claims	Limit	$3,000,000
Legal/Media Expense:		
Each Legal Defense Proceeding	Limit	$50,000
Aggregate for all Legal Defense Proceedings	Limit	$50,000

Deductibles / Self-Insured Retention

TYPE	COVERAGE	AMOUNT
Deductible	Each Claim	$2,500
Deductible	Comfortable with the vaccination and testing services to correctional and LTC facilities	$50,000

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