

Town of Clayton: Town of Clayton Sanitary District #1 (WinnebagoCo.)

Effective:

06/04/2025 to 06/04/2026

Presented by:

Michelle D. Strauss
Senior Vice President
414-828-1417

Tina Granger
Account Manager
262-420-5212

The Horton Group
N19W24101 N. Riverwood Drive
Waukesha, Wisconsin 53188

www.thehortongroup.com

Town of Clayton: Town of Clayton Sanitary District #1 (Winnebago Co.)

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Michelle Strauss

Senior Vice President

Michelle is a 44-year veteran of the insurance industry having worked with Public Entities and Non-Profit organizations before joining The Horton Group, Marsh & McLennan Agency LLC (formerly Laub Group) in 1990.

For the last 35 years, Michelle has served hundreds of Public Entity clients throughout Wisconsin. With a focus on partnering with her prospective clients to procure the appropriate insurance coverage, Michelle has an extensive client list.

Michelle's commitment to Public Entities extends beyond her role with the insurance firm. Having served as a representative of the National Fallen Firefighter's Foundation Local Assistance State Team, serving on the Wisconsin State Fire Chief Association's Membership Committee, developing educational programs such as "Insurance Purchasing 101 for the Municipality," Workers' Compensation Coverage & Today's Emergency Service Organizations" and speaking at Emergency Service, Municipal Clerk & Treasurer's meetings are just a few of the ways that Michelle demonstrates her commitment to Public Entities throughout the State of Wisconsin.

Tina Granger

Account Manager

Tina is an Account Manager with The Horton Group, A Marsh McLennan Agency, which specializes in servicing Public Entities. Like Horton, her focus is to protect both the human and other assets of Public Entities.

Tina started in the Insurance Industry in 1991 with an emphasis on commercial surplus lines coverage. Her focus for over 30 years has been commercial lines coverage working with Public Entities, Contractors, Property Management Firms, and Real Estate Agencies. She works closely with the markets to ensure client coverage needs are met.

Tina's priority is to stay responsive to our client's insurance needs and communicate effectively. With the ever-changing insurance industry, she feels client communication is a priority.

Wisconsin Public Entity Program Team:

Horton service teams are comprised of individuals responsible for all aspects of client service. Our Team has over 90 years of combined service specializing in providing municipalities and emergency service operations with insurance products tailored for their unique needs. Through continuing education and experience, these professionals are highly skilled in their various fields. Our team environment guarantees our clients are never left without an experienced person to contact.



Michelle Strauss
Senior Vice President
262-347-2641
Michelle.Strauss@thehortongroup.com

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Jennifer Becker
Account Manager
262-347-2626
Jennifer.Becker@thehortongroup.com

.....



Amy Ralidak
Account Manager
952-314-9328
Amy.Ralidak@thehortongroup.com

.....



Tina Granger
Account Manager
262-420-5212
Tina.Granger@thehortongroup.com

.....



Julie Meyer
Account Manager | Supervisor
262-347-2678
Julie.Meyer@thehortongroup.com

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Frank Piscitello
Senior Client Service Representative
708-845-3109
Frank.Piscitello@thehortongroup.com

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TOWN OF CLAYTON; TOWN OF CLAYTON SANITARY DISTRICT NO. 1

PRESENTED BY: THE HORTON GROUP INC
10320 ORLAND PARKWAY
ORLAND PARK, IL 60467
262.347.2600

EFFECTIVE DATE: 06/04/2025

This quote proposal is valid until the proposed effective date.

PROPOSAL DATE: 04/09/2025



Glatfelter
PUBLIC ENTITIES

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THANK YOU FOR RENEWING

Thank you so much for choosing to renew your insurance with Glatfelter Public Entities.

Your decision means a great deal to us as we continue to serve Public Entities and select other segments of many sizes and complexities across the country with insurance and risk management services.

We trust you have felt the Glatfelter difference and that it has helped inspire your decision to remain a client. As our client, you are part of a large and growing community of public entities, including cities, towns, villages and other municipalities, water and wastewater entities, educational institutions as well as related segments of private schools, private water/wastewater and independent school bus contractors across the country.

We look forward to continuing to serve you and seek to continually exceed your expectations with our service and fair, responsive and courteous claims handling.

Please visit our website at glatfelterpublicentities.com to learn more about the services we offer or give us a call at 888.855.4782 to have a discussion.

A handwritten signature in black ink, reading "Troy A. Markel".

Troy A. Markel
Executive Vice President

THE PUBLIC ENTITY
INSURANCE SPECIALIST

GLATFELTER PUBLIC ENTITIES

Glatfelter Public Entities, a division of Glatfelter Insurance Group, is the nation's premier public entity program manager for the following classes: educational institutions, municipalities and water/sewer entities. Glatfelter Public Entities also writes private/charter schools and independent school bus contractors. We are recognized as the industry leader in our target markets. Glatfelter Public Entities' mission statement is simple: we strive to provide our customers with innovative and stable products, prompt and considerate claims handling, attentive and personal service, pricing equity, and carrier security. Our commitment to customer service is evidenced by our high retention ratio and portfolio growth. Glatfelter Public Entities' services include program underwriting, policy administration, product and program management, loss control, claims administration, licensing, compliance, and actuarial services. We distribute our products through a national network of independent brokers and believe our partnership is responsible for the distinct competitive advantage we enjoy in our target market.

Glatfelter Public Entities offers a broad portfolio of coverages including:

- Property (including Equipment Breakdown)
- Crime
- Inland Marine
- Auto
- General Liability
- Law Enforcement Activity Liability
- Public Officials & Management Liability (including Employment Practices Liability)
- Educators Legal Liability (including Employment Practices Liability)
- Excess Liability

Workers' Compensation is also available in select programs.

Please contact your insurance representative if you are interested in modifying your proposal to include one or more of these available coverages.

Agency License OB17046

YOUR INSURANCE PROPOSAL

This proposal is prepared from information supplied to Glatfelter Public Entities on the application submitted by your insurance representative.

The lines of business shown in this proposal are offered as a complete portfolio. Purchase of individual lines of business requires underwriting approval. This proposal may or may not contain all terms requested on the application. Proposed coverages are provided by the Glatfelter Public Entities insurance policy forms and are subject to the terms, exclusions, conditions and limitations of those policy forms. Actual policies should be reviewed for specific details. Your insurance representative can provide specimen policies upon request.

Your exposure to loss changes over time. Keep your insurance representative informed of any changes, so your coverage can be updated. We strongly recommend frequent reviews of your operations and Glatfelter Public Entities coverage with your insurance representative.

The proposed admitted Property and Casualty coverage is underwritten by National Union Fire Insurance Company of Pittsburgh, Pa. (A.M. Best #19445). National Union Fire Insurance Company of Pittsburgh, Pa. (NUFIC) is rated A (Excellent) in Financial Size Category XV by A.M. Best Company. For certain lines of insurance, the proposed Property and Casualty coverage may be offered by a surplus lines insurer, such as Lexington Insurance Company or AIG Specialty Insurance Company, if coverage by NUFIC is unavailable.

Glatfelter Claims Management provides the claims management services for Glatfelter Public Entities insureds exclusively.

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The Glatfelter Public Entities Program is administered by Glatfelter Underwriting Services, Inc. a/k/a Glatfelter Insurance Services in CA, MN, NV and UT and Glatfelter Brokerage Services in NY. CA Insurance Producer License #0B17046. Glatfelter Underwriting Services, Inc., a n American International Group, Inc. (AIG) company, is a premier manager and specialist of specialty commercial insurance markets in the U.S. This proposal provides a brief description of proposed insurance coverages for your consideration. It is not a contract of insurance. Refer to the actual insurance policy for a description of coverage, exclusions and conditions. Specimen policies are available for your review. All products and services are written or provided by subsidiaries or affiliates of AIG. Products or services may not be available in all countries, and coverage is subject to actual policy language. Certain property-casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.

PROPOSAL

GENERAL INFORMATION

This Proposal reflects the renewal of policies listed below:

Expiring Policy Number

GPNU-PF-0014749-04

Renewal Date

06/04/2025

First Named Insured: TOWN OF CLAYTON; TOWN OF CLAYTON SANITARY DISTRICT NO. 1

Mailing Address: 8348 HICKORY AVENUE
LARSEN, WI 54947

Other Named Insured(s):
- CLAYTON FIREFIGHTERS ASSOCIATION

PROPERTY

Insurer: National Union Fire Insurance Company of Pittsburgh, Pa.

This coverage contains the following four sections:

- **Coverage A. Real Property** protects you for direct physical loss or damage to your buildings and structures at a premises shown on the schedule in this document caused by or resulting from a covered cause of loss. Pays up to the limit shown on the schedule in this document in any one occurrence. Real Property includes foundations of buildings, structures, machinery or boilers.
- **Coverage B. Personal Property** protects you for direct physical loss or damage to your contents at a premises shown on the schedule in this document caused by or resulting from a covered cause of loss. Pays up to the limit shown on the schedule in this document in any one occurrence.
- **Coverage C. Loss of Income** protects your loss of income if your operations are interrupted because of a covered loss to your buildings or contents. Covers the loss of income you sustain during the period of restoration. Pays up to the limit shown on the schedule in this document in any one occurrence.
- **Coverage D. Extra Expense** protects you from extra expense you incur if your operations are interrupted because of a covered loss to your buildings or contents, provided the extra expense is necessary to minimize your down-time and continue operations. Covers the extra expense (over and above normal operating expenses) incurred during the period of restoration. Pays up to the limit shown on the schedule in this document in any one occurrence.

Glatfelter Public Entities insures property against *any* cause of direct physical loss or damage unless the cause of loss is specifically excluded. Notable exclusions to coverage include, but are not limited to, war, nuclear activity, earthquake or flood, and asbestos. Please refer to the actual Property Coverage Part for a complete description of coverage, exclusions, and conditions.

Earthquake Coverage or Flood Coverage is optional for eligible locations if not identified below.

A deductible applies to all property coverage unless otherwise noted in the proposal.

Valuation

Glatfelter Public Entities insures property on a **Replacement Cost (RC)** basis unless indicated otherwise. If indicated on the Schedule of Property Limits, property coverage on designated premises may be provided on an **Actual Cash Value (ACV)** or **Functional Replacement Cost (FRC)** basis. Descriptions are:

- **Replacement Cost** pays to replace your property, without deduction for depreciation, but is subject to the limit on the policy.
- **Actual Cash Value** pays the cost to replace your property, subject to depreciation and subject to the limit on the policy.
- **Functional Replacement Cost** pays to replace your property with similar property intended to perform the same function, when replacement with identical property is impossible or unnecessary; it's subject to the limit you select.

Property

Policy Deductible: \$1,000

Equipment Breakdown Deductible: \$5,000

If no deductible is shown above or otherwise described in the Proposal notes, the Policy Deductible applies.

Property Premises Summary

<u>Premises</u>	<u>Address</u>	<u>City</u>	<u>State</u>	<u>Zip</u>
1	8348 HICKORY AVENUE	LARSEN	WI	54947
2	3577 LARSEN RD	NEENAH	WI	54956
3	9023 CLAYTON AVE	NEENAH	WI	54956

Schedule of Property Coverage – Policy Blanket Limits

The following Blanket Limit Schedule for Coverage A – Real Property and Coverage B – Personal Property applies to all items of Real Property and Personal Property except for the property listed in the Schedule of Property Coverage – Individual Limits.

<u>Premises</u>	<u>Blanket Limit of Insurance</u>	<u>Valuation</u>	<u>Coinurance</u>	<u>Inflation Guard</u>
All	\$5,115,588	RC	N/A	4%

Schedule of Property Coverage – Individual Limits

<u>Premises/</u> <u>Item</u>	<u>Description/</u> <u>Occupancy</u>	<u>Real Property</u>				<u>Personal Property</u>			
		<u>Limit</u>	<u>Valu- ation</u>	<u>Coin- urance</u>	<u>Inflation Guard</u>	<u>Limit</u>	<u>Valu- ation</u>	<u>Coin- urance</u>	<u>Inflation Guard</u>

This schedule does not apply.

Coverages C and D: Schedule of Limits

Coverage C – Loss of Income	Loss sustained for up to:	\$250,000 per occurrence
Coverage D – Extra Expense	Loss sustained for up to:	\$250,000 per occurrence

Property Coverage Extensions Limits

<u>Extension</u>	<u>Limit of Insurance</u>
Accounts Receivable:	\$50,000
Fine Arts (without certified appraisal):	\$25,000 (subject to \$1,500 per item)
Fine Arts (with certified appraisal):	\$50,000
In Transit or Off Premises:	\$100,000
Outdoor Property:	\$150,000
Software:	\$500,000
Trees, Shrubs, Plants and Lawns:	\$25,000
Valuable Papers and Records:	\$50,000

Flood

Limit of Insurance – Each Occurrence:	\$3,000,000
Limit of Insurance – Annual Aggregate:	\$3,000,000
Deductible – Each Occurrence:	\$5,000

Flood Schedule of Included Premises

<u>Premises</u>	<u>Address</u>
1	8348 HICKORY AVENUE
2	3577 LARSEN RD
3	9023 CLAYTON AVE

Earthquake

Limit of Insurance – Each Occurrence:	\$3,000,000
Limit of Insurance – Annual Aggregate:	\$3,000,000
Deductible – Each Occurrence:	\$5,000

Earthquake Schedule of Included Premises

<u>Premises</u>	<u>Address</u>
1	8348 HICKORY AVENUE
2	3577 LARSEN RD
3	9023 CLAYTON AVE

PROPERTY – COVERAGE HIGHLIGHTS

The following apply unless noted otherwise in this proposal:

Accounts Receivable	<p>Pays the costs you incur in restoring your accounts receivable records following a covered loss.</p> <p>Also pays amounts you are unable to collect if your accounts receivable records cannot be restored.</p> <p>Applies on-premises or away from premises.</p> <p>Pays up to the limit shown in the above schedule in any one occurrence; optional limits may be available.</p> <p>Coverage deductible applies subject to maximum \$500.</p>																		
Commandeered Property	<p>Pays at your request for direct physical loss or damage to commandeered property caused by or resulting from any covered cause of loss.</p> <p>Coverage applies only for the time you officially use the commandeered property to manage an emergency situation and the time to return the property.</p> <p>Pays the "replacement cost" of the commandeered property and loss of use.</p>																		
Debris Removal	<p>Covers up to 25% of the amount paid for direct physical loss to covered property if the expense is incurred as a result of a covered cause of loss.</p> <p>Pays up to an additional \$100,000 if the debris removal expense exceeds the 25% provided above.</p> <p>Pays up to \$5,000 of the limit available for debris removal of trees that are damaged by a covered cause of loss, provided that the trees have damaged your covered real or personal property or prevent access to your premises.</p>																		
Deductible Waiver	<p>If a Property claim occurs in conjunction with a claim under a Glatfelter Public Entities Auto Physical Damage or Inland Marine coverage, only one deductible, the largest, will apply to all losses.</p>																		
Equipment Breakdown	<p>Extends property coverage to include the mechanical breakdown of equipment or the explosion of pressure vessels at a covered premises. Covered equipment includes such items as covered real property or personal property that generates, transmits or utilizes energy, including electronic communications and data processing equipment; or during normal usage, operates under vacuum or pressure, other than the weight of its contents. Coverage is extended to include electronic circuitry impairment, green enhancements and cloud computing. Please refer to the actual Property Coverage Part for equipment not covered.</p> <p>Covers loss of income or extra expense you may suffer if utilities are interrupted as a result of an accident to covered equipment owned by a landlord or utility company.</p> <p>Subject to applicable Property limits and sub-limits as noted here:</p> <table> <tr> <td>- Loss of Income:</td><td>Refer to the property schedule in this proposal</td></tr> <tr> <td>- Extra Expense:</td><td>Refer to the property schedule in this proposal</td></tr> <tr> <td>- Expediting Expenses:</td><td>\$100,000</td></tr> <tr> <td>- Hazardous Substances:</td><td>\$250,000</td></tr> <tr> <td>- Spoilage:</td><td>\$100,000</td></tr> <tr> <td>- Data Restoration:</td><td>\$500,000</td></tr> <tr> <td>- Green Coverage:</td><td>\$100,000</td></tr> <tr> <td>- Off-Premises Equipment Breakdown:</td><td>\$25,000</td></tr> <tr> <td>- Public Relations:</td><td>\$5,000</td></tr> </table>	- Loss of Income:	Refer to the property schedule in this proposal	- Extra Expense:	Refer to the property schedule in this proposal	- Expediting Expenses:	\$100,000	- Hazardous Substances:	\$250,000	- Spoilage:	\$100,000	- Data Restoration:	\$500,000	- Green Coverage:	\$100,000	- Off-Premises Equipment Breakdown:	\$25,000	- Public Relations:	\$5,000
- Loss of Income:	Refer to the property schedule in this proposal																		
- Extra Expense:	Refer to the property schedule in this proposal																		
- Expediting Expenses:	\$100,000																		
- Hazardous Substances:	\$250,000																		
- Spoilage:	\$100,000																		
- Data Restoration:	\$500,000																		
- Green Coverage:	\$100,000																		
- Off-Premises Equipment Breakdown:	\$25,000																		
- Public Relations:	\$5,000																		

PROPERTY – COVERAGE HIGHLIGHTS – continued

Fine Arts	<p>Pays the fair market value to restore fine arts to its pre-loss condition or replace the item with an identical object.</p> <p>Pays up to \$25,000 in any one occurrence (subject to \$1,500 per Item) without a certified appraisal.</p> <p>Pays up to the limit shown in the above schedule in any one occurrence with a certified appraisal.</p>
Fire Department Charge	<p>Pays the fire department charges assumed by contract prior to a covered loss; or when required by local ordinance.</p> <p>Charges are payable only when a fire department is called to save or protect real property or personal property at a premises described in the Declarations.</p> <p>No deductible.</p> <p>Pays up to \$25,000 in any one occurrence.</p>
Fire Extinguishing Recharge Costs	<p>Will pay the cost to recharge fire extinguishing equipment at your premises regardless of whether the discharge was accidental or was the result of a covered cause of loss.</p> <p>No deductible.</p>
Limited Fungus, Wet Rot, Dry Rot and Bacteria	<p>Protects against loss by fungus, wet rot, dry rot or bacteria arising out of occurrences of windstorm, hail, explosion, civil commotion, vehicles, aircraft, smoke, vandalism, sprinkler leakage, sinkhole collapse, volcanic action, falling objects, the weight of ice / snow / sleet, or water damage (and flood if optional flood coverage is purchased).</p> <p>Pays up to \$25,000 total for all occurrences. Will not pay more than \$25,000 even if it continues to be present or active, or recurs, in a later policy period.</p>
Newly Acquired Property	<p>Covers newly acquired buildings, buildings under construction, construction materials and supplies and contents at newly acquired locations.</p> <p>Up to 90 days or the end of the policy period.</p> <p>Limits are \$1,000,000 for buildings and \$500,000 for contents.</p>
Ordinance Coverage	<p>Applies to buildings on a replacement cost basis when damaged by a covered loss.</p> <p>Coverage applies to any undamaged portion of your building caused by any law or ordinance that:</p> <ul style="list-style-type: none"> - Requires demolition of parts of your building not damaged - Regulates the construction or repair of buildings or establishes zoning or land use requirements, and - Is in force at the time of loss <p>Includes the cost to demolish and clear the site of the undamaged part of the property and the increased cost to repair, rebuild or construct the affected building.</p> <p>The total paid for the undamaged portion is included within the building limit and does not increase that limit. The most we will pay for the cost to demolish the undamaged part of the property or the increased cost to repair or rebuild shall not exceed 100% of the amount paid for the initial physical loss or damage or \$1,000,000, whichever is greater.</p>

PROPERTY – COVERAGE HIGHLIGHTS – continued

Outdoor Property	<p>Covers fixed or permanent structures such as exterior signs, antennas, fences, benches, playground equipment, hydrants, dumpsters, electric utility power transmission and distribution lines, poles and related equipment owned by the insured not at scheduled premises, if you have building coverage with Glatfelter Public Entities.</p> <p>Pays up to the limit shown in the above schedule in any one occurrence; optional limits may be available.</p>
Personal Effects	<p>Will pay the replacement cost for direct physical loss to property on your premises that belongs to you, your officers, managers, elected or appointed officials, employees, or volunteer workers.</p> <p>Pays up to \$25,000 in any one occurrence.</p>
Pollution Remediation Expenses	<p>Applies on-premises only.</p> <p>You have up to 180 days after the date of loss to notify us.</p> <p>Pays up to \$25,000 in any policy period resulting from a covered cause of loss.</p> <p>Pays up to \$100,000 in any policy period resulting from a specified cause of loss.</p> <p>No coverage for fungus, wet rot, dry rot, virus, bacteria or asbestos.</p>
Preservation of Property	<p>Pays for <u>any</u> direct physical loss or damage to real or personal property if it is necessary to move the property from a premises for the purpose of preserving it from direct physical loss or damage by a covered cause of loss.</p> <p>Coverage applies while it is being moved or while temporarily stored at another location.</p> <p>Loss or damage must occur within 90 days after the property is first moved.</p>
Real or Personal Property in Transit or Off Premises	<p>Pays up to the limit shown in the above schedule in any one occurrence; optional limits may be available.</p> <p>Coverage applies to covered real or personal property while in transit or temporarily off premises. Computer hardware is covered while off premises.</p>
Software	<p>Coverage for the cost of restoring, researching, replacing, or reproducing electronic data or the media on which it is stored and any resulting loss of income and extra expense.</p> <p>Covered causes of loss include computer virus and intentional destruction by employee.</p> <p>Applies on-premises or away from premises.</p> <p>Pays up to the limit shown in the above schedule in any one occurrence; optional limits may be available.</p>
Trees, Shrubs, Plants & Lawns	<p>Covers against loss by fire, lightning, explosion, civil commotion, aircraft, vehicles and vandalism up to \$25,000 any one occurrence subject to a \$1,000 maximum for any single tree, plant or shrub.</p>
Valuable Papers & Records	<p>Coverage for the cost of restoring, researching, replacing, or reproducing your documents following a covered loss.</p> <p>Applies on-premises or away from premises.</p> <p>Pays up to the limit shown in the above schedule in any one occurrence; optional limits may be available.</p> <p>Coverage deductible applies subject to a maximum of \$500.</p>

PROPERTY – COVERAGE HIGHLIGHTS – continued

Arson, Theft or Vandalism Information Reward	<p>We will reimburse you for the payment of rewards that you actually incur which provide information related to arson fire, theft or vandalism, subject to certain conditions.</p> <p>Pays up to \$25,000 per loss.</p> <p>No deductible applies.</p>
Lock Replacement	<p>Covers the necessary expense you incur to replace locks, lock cylinders and keys, electronic or otherwise, after a covered theft of your covered property.</p> <p>Pays up to \$25,000 per occurrence.</p> <p>No deductible.</p>
Spoilage due to Off Premises Electrical Service Interruption	<p>Covers damage and expense that are the result of an interruption of electrical power service to your premises. The interruption must result from direct physical loss or damage by a covered cause of loss to the off premises power supply equipment.</p> <p>Coverage applies to:</p> <ul style="list-style-type: none"> - Physical damage to perishable goods due to spoilage; - Physical damage to perishable goods due to contamination from the release of refrigerant, including but not limited to ammonia; - Any necessary expenses you incur to reduce the amount of loss and does not exceed the amount of loss. <p>Pays up to \$50,000 in any one occurrence.</p>
Water Contamination Notification Expense Coverage	<p>Pays all necessary printing, mailing and other expenses you incur when you are required by law or regulatory authority to notify your customers of actual or possible water contamination.</p> <p>Pays up to \$25,000 in any one policy period.</p> <p>No deductible.</p>
Claim Expense	<p>Covers the cost of your employees taking inventories and preparing statements of loss.</p> <p>Pays up to \$20,000 in any one occurrence.</p> <p>Coverage is not extended for any expenses billed by an independent or public adjuster to prepare claims.</p>
Building Glass – Tenant	<p>Covers loss or damage to building glass if you are a tenant and have a contractual responsibility to insure the glass.</p>
Damage to Building from Theft	<p>Covers damage caused by theft or attempted theft to a building that you occupy, but do not own, and for which you have a contractual obligation.</p> <p>Pays up to \$100,000 in any one occurrence.</p>
Non-Owned Detached Trailers	<p>Covers non-owned trailers used in your business in your care, custody or control at the premises, and for which you have a contractual obligation.</p> <p>Pays up to \$50,000 in any one occurrence.</p>
Crisis Incident Response Coverage (Municipalities & Special Districts)	<p>Covers crisis response management expenses and post-crisis counseling services.</p> <p>Pays up to \$25,000 in any one crisis incident.</p> <p>No deductible applies.</p> <p>Coverage only applies to your operations that are not related to educational institutions.</p>

CRIME

Insurer: National Union Fire Insurance Company of Pittsburgh, Pa.

Coverage provides reimbursement for the loss of your money or other property on a loss sustained basis resulting from dishonest acts of your employees or volunteers. For governmental entities, Glatfelter Public Entities insures these employee theft exposures on the Government Crime form on a Per Employee or Per Loss basis. A Faithful Performance of Duty coverage extension is included if statutorily required. On the Commercial Crime form for non-governmental entities, Glatfelter Public Entities insures Employee Theft on a Per Loss basis. Other Crime coverages include Forgery or Alteration, Money & Securities, Computer and Funds Transfer Fraud, Money Orders and Counterfeit Paper Currency, and Fraudulent Impersonation.

Coverage does not apply to any public officials or employees whose positions require separate bonds such as a tax collector or treasurer. Those obligations are typically addressed by a surety bond and Glatfelter Public Entities coverage cannot be used to fulfill those requirements.

Government Crime

<u>Insuring Agreement</u>	<u>Limits of Insurance</u>	<u>Deductible Amount</u>
Employee Theft <i>Includes Faithful Performance</i>	\$50,000 per Loss	\$1,000 per Loss
Forgery or Alteration	\$50,000 per Occurrence	\$1,000 per Occurrence
Inside the Premises – Theft of Money & Securities	\$50,000 per Occurrence	\$1,000 per Occurrence
Inside the Premises – Robbery/Safe Burglary	\$5,000 per Occurrence	\$1,000 per Occurrence
Outside the Premises	\$50,000 per Occurrence	\$1,000 per Occurrence
Computer and Funds Transfer Fraud	\$50,000 per Occurrence	\$1,000 per Occurrence
Money Orders	\$25,000 per Occurrence	\$1,000 per Occurrence
Fraudulent Impersonation	\$25,000 per Occurrence	\$1,000 per Occurrence

INLAND MARINE

Insurer: National Union Fire Insurance Company of Pittsburgh, Pa.

This coverage contains the following three sections:

- **Coverage A. Blanket Tools and Equipment** protects you for direct physical loss or damage caused by or resulting from any covered cause of loss to your tools and equipment.

Tools and equipment means any portable equipment or tool, together with attached devices, accessories and trailers that are used in your operations. This covers tools or equipment, such as hand tools, power tools, mechanics tools, saws, maintenance or diagnostic equipment, generators, air compressors, materials handling equipment, outdoor portable seating, food service trailers not licensed for road use. It also includes mobile equipment such as bulldozers, backhoes, excavators and graders.

Note: If an item is scheduled under Coverage B. Scheduled Equipment, there is no coverage for such item under Coverage A Blanket Tools and Equipment or Coverage C Blanket Emergency Services Equipment.

A deductible applies to Blanket Tools and Equipment coverage.

- **Coverage B. Scheduled Equipment** protects for direct physical loss or damage caused by or resulting from any covered cause of loss to equipment owned by you that is specifically listed.

A deductible applies to each Scheduled Equipment item. The amount of the deductible(s) is indicated in the Coverage B – Scheduled Equipment section below.

- **Coverage C. Blanket Emergency Services Equipment** protects for direct physical loss or damage caused by or resulting from any covered cause of loss to Blanket Emergency Services Equipment owned by you.

Emergency Services equipment means items such as portable law enforcement, firefighting, ambulance, rescue, and communications equipment, including trailers whose primary purpose is to transport covered Emergency Services equipment. It also includes firearms, radar speed timing units, training videos, manuals, and mannequins.

A deductible applies to Blanket Emergency Services Equipment coverage.

Inland Marine

<u>Coverage</u>	<u>Limit</u>	<u>Deductible</u>
Coverage A – Blanket Tools and Equipment:	\$44,500 *	\$1,000
Coverage B – Scheduled Equipment:	see schedule below	see schedule below
Coverage C – Blanket Emergency Services Equipment:	Guaranteed Replacement Cost	\$1,000

* subject to a per item limit of \$10,000

Coverage B – Scheduled Equipment

<u>Description</u>	<u>Serial Number</u>	<u>Limit</u>	<u>Deductible</u>	<u>Valuation</u>
2010 CASE BACKHOE	580 SM SERIES 3	\$74,792	\$1,000	RC
2012 WACKER DOUBLE DRUM ROLLER	RD12A	\$74,792	\$1,000	RC
2010 VERMEER CHIPPER	BC1500	\$37,807	\$1,000	RC
1997 CAT WHEELED EXCAVATOR	M318	\$82,135	\$1,000	RC
2017 KUBOTA EXCAVATOR W/BUCKET	27773	\$48,500	\$1,000	RC
2017 BOSS V-PLOW AND WING	2017401414885/17-11	\$50,000	\$1,000	RC
2017 BOSS V-PLOW AND WING	2015223510/10-02-692	\$50,000	\$1,000	RC
2020 RC MOWER	14027	\$50,000	\$1,000	RC
2018 JOHN DEERE TRACTOR 6145M	IL06145MJGH	\$80,000	\$1,000	RC
2019 TIGER BENGAL BOOM MOWER	MK-9809	\$20,000	\$1,000	RC
2020 TIGER 63 IN FLAIL HEAD	0000	\$10,000	\$1,000	RC
2016 CAT TRACLET SKIDSTEER	ATAW06194	\$60,000	\$1,000	ACV
2022 JOHN DEERE TRACTOR	1LV3046RCNN408667	\$53,196	\$1,000	RC
2022 FLEX-WING MOWER	1XFFM10XLN0001052	\$22,808	\$1,000	RC

Rented or Borrowed Equipment Extension Limit

Any one occurrence: \$100,000

Watercraft Extension Limit

Any one occurrence: \$50,000

INLAND MARINE – COVERAGE HIGHLIGHTS

The following apply unless noted otherwise in this proposal:

Debris Removal	<p>Pays the expense you incur in removing debris of covered tools and equipment, emergency services equipment, or scheduled equipment after direct physical loss or damage caused by or resulting from any covered cause of loss.</p> <p>Pays up to \$15,000 in any one occurrence.</p>
Tools and Equipment Owned by Your Employees	<p>Pays the replacement cost of tools and equipment used in the course of your operation belonging to your employees or volunteers.</p> <p>No deductible applies.</p> <p>Pays up to \$25,000 in any one occurrence (if no other coverage is available to the owner of the tools and equipment).</p>
Emergency Services and Law Enforcement Personal Effects	<p>Extends Blanket Emergency Services Equipment to pay the cost to replace personal effects belonging to emergency service or law enforcement employees or volunteers while away from your premises and en route to, performing, or returning from an emergency service or law enforcement duty.</p> <p>Pays up to the actual replacement cost, on a primary basis, for the lost or damaged personal effects in any one occurrence.</p> <p>No deductible applies under this extension.</p>
Rented or Borrowed Equipment	<p>Coverage A and C: Extended to pay for Tools and Equipment and Emergency Services Equipment not owned by you, but that is temporarily in your possession; pays up to the lesser of the replacement cost of the item or \$10,000 in any one occurrence.</p> <p>Coverage B Scheduled Equipment: Extended to pay not owned by you, but that is temporarily in your possession; the most paid in any one occurrence is the lesser of the actual cash value of the damaged equipment or \$100,000; higher limits are available.</p> <p>\$1,000 deductible applies.</p> <p>The coverage provided is primary.</p>
Rental Reimbursement for Scheduled Equipment	<p>Coverage B Scheduled Equipment: Extended to reimburse you for the expenses you incur to rent substitute equipment while your scheduled equipment is inoperable due to direct physical loss or damage caused by or resulting from a covered cause of loss.</p> <p>A 72-hour waiting period applies.</p>

INLAND MARINE – COVERAGE HIGHLIGHTS – continued

Unmanned Aircraft (Drones)	<p>Pays to repair or replace your lost or damaged unmanned aircraft.</p> <p>Coverage does not apply when the unmanned aircraft is:</p> <ul style="list-style-type: none"> - rented, leased or loaned to others without an operator who is your employee or volunteer - used in any professional or organized racing, demolition or stunting activity. This includes practicing for such activity. <p>\$500 deductible applies.</p> <p>Pays up to \$25,000 in any one occurrence.</p>
Fire Department Charge	<p>Pays the fire department charges as a result of direct physical damage to your tools and equipment, scheduled equipment, or emergency service equipment due to a covered cause of loss.</p> <p>No deductible.</p> <p>Pays up to \$1,000 in any one occurrence.</p>
Fire Extinguishing Recharge Costs	<p>Will pay the cost to recharge fire extinguishing equipment at your premises regardless of whether the discharge was accidental or was the result of a covered cause of loss.</p> <p>No deductible.</p>
Newly Acquired Scheduled Equipment	<p>Covers newly acquired Scheduled Equipment or similar to that listed in the respective schedules, for a period of 30 days from date of acquisition.</p> <p>\$1,000 deductible applies.</p> <p>Pays replacement cost not to exceed purchase price.</p>
Deductible Waiver	<p>If an Inland Marine claim involving Coverage A and/or Coverage C occurs in conjunction with a claim under a Glatfelter Public Entities Auto Physical Damage or Property coverage, only one deductible, the largest, will apply to all losses.</p>

AUTO

Insurer: National Union Fire Insurance Company of Pittsburgh, Pa.

<u>Coverage</u>	<u>Symbols</u>	<u>Limits</u>
Combined Single Limit for Bodily Injury & Property Damage (each Accident):	1	\$1,000,000
"No Fault" or Statutory Personal Injury Protection:		Not Included
Medical Payments:	7,8,9	\$10,000
Uninsured Motorists:	2,8,9	\$1,000,000
Underinsured Motorists:	2,8,9	\$1,000,000
Physical Damage Comprehensive:	7,8	see schedule below
Physical Damage Collision:	7,8	see schedule below

Schedule of Vehicles

<u>Vehicle No.</u>	<u>Year</u>	<u>Make & Model</u>	<u>VIN</u>	<u>ACV</u>	<u>RC</u>	<u>Agreed Value</u>	<u>Comp. Ded.</u>	<u>Coll. Ded.</u>
1	2011	LOAD TRAIL TRAILER	4ZECH2221B1079526	X			\$1,000	\$1,000
2	2011	BIX TEX UTILITY TRAILER	16VAX1211B2A05542	X			\$1,000	\$1,000
3	1994	PIERCE PUMPER TANK	4P1CT02U8RA008315			\$850,000	\$1,000	\$1,000
4	2000	STERLING TANKER	2FZXEDB8YAB33491			\$500,000	\$1,000	\$1,000
5	2012	PIERCE PUMPER LDH	4P1CJ01A4CA012434			\$850,000	\$1,000	\$1,000
6	2016	INTERNATIONAL 7600 PLOW TRUCK	3HAGRSNT6GL740213			\$203,000	\$1,000	\$1,000
7	2017	FORD F550 FIRST RESPONDER	1FD0W5HT6HEF25228			\$250,000	\$1,000	\$1,000
8	2017	FORD F550 DUMP TRUCK W/PLOW	1FDUF5HT6HEE99408			\$65,000	\$1,000	\$1,000
9	2019	FORD EXPLORER FIRE CHIEF VEHICLE	1FM5K8AR9KGA31474	X			\$1,000	\$1,000
10	2019	INTERNATIONAL HV513 SFA/SPREADER/WING/SCRAPER/PLO W	1HTEMTZT2KH162891			\$236,000	\$1,000	\$1,000
11	2017	SURE-TRAC UTILITY TRAILER	5JW1I1611H2157500			\$5,000	\$1,000	\$1,000
12	2020	HOT BOX PATCHER	459D2329KM097259	X			\$1,000	\$1,000
13	2020	PJ TRAILER	4P5C83027L1336211	X			\$1,000	\$1,000
14	2021	STEALTH TRAILER	52LBE1623ME082298	X			\$1,000	\$1,000
15	2021	FORD F250	1FT7W2B61MED52152	X			\$1,000	\$1,000
16	2022	FORD DUMP TRUCK	1FDUF5HT4NDA04334			\$140,000	\$1,000	\$1,000
17	2019	CHEVROLET COLORADO TRUCK	1GCGTCEN5K1116948	X			\$1,000	\$1,000
18	2024	PIERCE PUMPER	4P1BAFFXRA026661			\$760,000	\$1,000	\$1,000
19	2014	FORD DUMP TRUCK	1FDUF5HT9EEB43546	X			\$1,000	\$1,000
20	2023	CHEVROLET 550 DUMP TRUCK	1HTKJPVK1PH772272			\$87,633	\$1,000	\$1,000
		HIRED CAR PHYSICAL DAMAGE		X			\$100	\$500

AUTO – COVERAGE HIGHLIGHTS

The following apply unless noted otherwise in this proposal:

Liability on "Any Auto" basis	Covers your liability for owned, hired or non-owned autos.
Temporary Substitute Vehicle Liability	Coverage is provided when a replacement vehicle is loaned to you while a covered vehicle is temporarily out of service. Coverage is on a primary basis.
Uninsured Motorist/ Underinsured Motorist	Covers bodily injury (and property damage where required by law) sustained by an eligible party caused by a negligent uninsured/underinsured motorist per state laws.
Hired Car Physical Damage	Coverage for hired, borrowed or commandeered vehicles on an actual cash value basis. Coverage is primary.
Deductible Waiver	If an Auto Physical Damage claim occurs in conjunction with a claim under a Glatfelter Public Entities Inland Marine or Property coverage, only one deductible, the largest, will apply to all losses.
Airbag Coverage	Covers loss caused by accidental discharge of an airbag.
Elected or Appointed Officials – Commissions as Insureds	Covers your elected or appointed officials while using a covered auto you do not own, hire or borrow, while performing duties related to the conduct of your business. Covers commissions, authorities, boards or agencies, their commissioners, officers and members while using a covered auto you do not own, hire or borrow, but only while acting within the authority granted by you and only performing duties related to the conduct of your business.
Knowledge of Accident	Failure of any agent, volunteer worker or employee of the insured, other than an employee authorized by you to give or receive notice of an accident, claim, suit or loss, to notify us of any accident, shall not invalidate insurance afforded by the policy.
Employees/Volunteers Personal Automobiles	Covers damage to member's personally owned vehicle while enroute to, during, or returning from an emergency or other activity on behalf of your organization and resulting from a covered cause of loss. Reimburses the member's deductible up to \$1,000 if physical damage insurance is carried or actual cash value if no physical damage. Member is required to maintain minimum state liability coverage.

GENERAL LIABILITY

Insurer: National Union Fire Insurance Company of Pittsburgh, Pa.

This coverage contains the following three sections:

- **Coverage A. Bodily Injury and Property Damage Liability** protects you when claims are made against you because of injury to others or damage to their property, unless caused by an auto.
- **Coverage B. Personal and Advertising Injury Liability** protects you when claims are made against you because of injury to others arising from offenses such as slander or violation of a person's privacy.
- **Coverage C. Medical Expense** pays medical expenses requested by you in writing for bodily injury caused by an accident on your premises or because of your operation. These expenses are payable even if the injury occurred through no fault of your own.

<u>Coverage</u>	<u>Limit</u>
Each Occurrence:	\$1,000,000
Damage to Premises Rented to You:	\$1,000,000
Medical Expense:	\$10,000
Personal and Advertising Injury:	\$1,000,000
General Aggregate:	\$3,000,000
Products – Completed Operations Aggregate:	\$3,000,000
Deductible:	\$0

Professional Health Care Liability

- Covers you for liability for the health care services provided by your nurses or other healthcare professionals, firefighting, emergency medical services or rescue squad units.

GENERAL LIABILITY – COVERAGE HIGHLIGHTS

The following apply unless noted otherwise in this proposal:

Defense Costs	Payable in addition to the Limits of Insurance.
Bodily Injury	Bodily Injury includes mental anguish, and mental injury, shock, fright or death resulting from bodily injury, sickness or disease.
Contractual Liability	Covers you for the liability you agreed to assume of another party, either orally or in writing, but not for the sole negligence of the other party. The claim must be otherwise covered (not excluded).
Damage to Property of Persons Receiving Services	Covers you for liability for a personal property loss suffered by a member of the public receiving services from you, provided the loss is caused by theft, physical damage or disappearance. Subject to a \$100 deductible each occurrence. Coverage is limited to firefighting, emergency medical services or rescue squad units.
"Good Samaritan" Liability	Covers volunteer members and employees for liability arising from actions on their own to render services at the scene of an emergency requiring immediate action. Applies to professional health care or any other services. To qualify as a "Good Samaritan", the individual must act independently of your organization or any other organization.
Damage to Premises Rented to You (including Fire Damage Legal Liability)	Covers you for liability for damages, due to "property damage" caused by "specified perils", to any one premises while rented to you or temporarily occupied by you with permission of the owner.
Unmanned Aircraft (Drones)	Covers you for unmanned aircraft owned, operated, rented or loaned to you. Unmanned aircraft means an aircraft weighing 15 pounds or less that is not designed, manufactured or modified after manufacture to be controlled directly by a person from within or on the aircraft. Unmanned aircraft includes equipment used with the unmanned aircraft, provided such equipment is attached to or essential for its operation.
Pollution Liability	Covers you for bodily injury or property damage arising out of a pollution incident resulting from any of the following: <ul style="list-style-type: none"> - heat, smoke or fumes from a hostile fire - escape of fuels or lubricants from mobile equipment - escape or back-up of sewage or wastewater if property damage occurs away from land you own or lease - storage and/or application of pesticides or herbicides

GENERAL LIABILITY– COVERAGE HIGHLIGHTS – continued

- potable water which you supply to others
- chemicals you use in your water or wastewater treatment
- chemicals you use or store in your classrooms and laboratories
- chemicals you apply, use or store for your ownership, maintenance or operation of swimming pools
- application, use or storage of road salt or similar substances designed and used for snow and ice removal from road and similar surfaces
- natural gas or propane gas used in your treatment process

All pollution incidents must be accidental, unintended and stopped as soon as possible.

Watercraft Liability

Covers you for bodily injury or property damage arising from your use of the following:

- non-owned boats (unless carrying persons or property for a charge)
- owned boats that are not powered by motors
- owned boats that are powered by motors of not more than 100 horsepower, and jet skis and wave runners regardless of horsepower

Failure to Supply Water

Coverage is included for failure to supply water and is not subject to the ISO sudden and accidental restriction.

Public Use of Property

No coverage is provided for claims arising out of the principles of eminent domain, including condemnation, adverse possession, and dedication by adverse use, or inverse condemnation.

LAW ENFORCEMENT ACTIVITY LIABILITY

Insurer: National Union Fire Insurance Company of Pittsburgh, Pa.

- This coverage protects you when claims are made against you for injury to others that arise from the operations you authorize in the course of law enforcement.
- Line of Duty Accidental Death provides reimbursement to the insured for a voluntary payment to the family or members of the household due to the accidental death of an insured whose death resulted in the direct participation of a law enforcement activity.

Law Enforcement Activity Liability

Each Law Enforcement Wrongful Act Limit:	\$1,000,000
Aggregate Limit:	\$3,000,000
Deductible:	\$0

Law Enforcement Line of Duty Accidental Death

Limit of Insurance:	\$50,000 per person
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PUBLIC OFFICIALS AND MANAGEMENT LIABILITY

Insurer: National Union Fire Insurance Company of Pittsburgh, Pa.

This coverage contains the following sections:

- **Coverage A. Liability for Monetary Damages** protects you when claims are made against you for monetary damages arising out of a wrongful act, employment practices offense or employee benefits administration offense resulting from your operations. Coverage does not apply to bodily injury, property damage or personal and advertising injury, except when resulting from a covered employment practices offense.
- **Coverage B. Defense Expense for Injunctive or Declaratory Relief** reimburses reasonable defense expenses you incur to defend an injunctive or declaratory relief action arising out of a wrongful act, employment practices offense or employee benefit administration offense resulting from your operations.

Policy Type: Claims Made

<u>Coverage</u>	<u>Limit</u>	
Coverage A:	\$1,000,000	Each Wrongful Act or Offense
<i>Coverage A includes Employee Benefits Liability</i>		
Coverage B:	\$50,000	Each Action
Aggregate Limit:	\$3,000,000	Coverage A and B Combined
Coverage A Deductible:	\$0	
Retroactive Date:	None	Applies to Claims Made Coverage only

PUBLIC OFFICIALS AND MANAGEMENT LIABILITY – COVERAGE HIGHLIGHTS

The following apply unless noted otherwise in this proposal:

Defense Expense	The cost to defend you against covered claims is the responsibility of the company and will not erode your liability limits.
Wrongful Acts	Coverage applies to any actual or alleged error, act, omission, neglect, misfeasance, nonfeasance, or breach of duty, including violation of any civil rights law, that results unexpectedly and unintentionally to others.
Employment Practices	<p>Coverage applies to an actual or alleged improper employment related practice, policy, act or omission involving an actual, prospective or former employee or volunteer worker.</p> <p>Includes violations of civil rights, wrongful termination, failure to hire and harassment, including sexual harassment. Harassment toward or from a third-party involving an employee or volunteer is included.</p>
Employee Benefits Liability	Coverage applies to acts, errors or omissions in counseling, interpreting, handling records, or effecting enrollments in your employee benefit plans.
Public Use of Property	No coverage is provided for claims arising out of the principles of eminent domain, including condemnation, adverse possession, dedication by adverse use, or inverse condemnation.

EXCESS LIABILITY

Insurer: National Union Fire Insurance Company of Pittsburgh, Pa.

Excess Liability coverage protects you with the following:

- Excess limits above the limits of your applicable scheduled underlying Auto Liability, General Liability, Law Enforcement Activity Liability and Public Officials and Management Liability coverage parts subject to specific exclusions or limitations shown on the Excess Liability coverage.
- Excess coverage will apply when scheduled underlying policies have been exhausted.

Policy Type: Follow Form Excess

	<u>Limit of Insurance</u>
Each Occurrence:	\$4,000,000
General Aggregate:	\$8,000,000

EXCESS LIABILITY – COVERAGE HIGHLIGHTS

The following apply unless noted otherwise in this proposal:

Public Officials and Management Liability	Follows form with underlying occurrence or claims-made coverage.
Employer's Liability	Included in excess limits if scheduled as underlying coverage.
Defense Costs	Payable in addition to the Limits of Insurance.
Public Use of Property	No coverage is provided for claims arising out of the principles of eminent domain, including condemnation, adverse possession, dedication by adverse use, or inverse condemnation.
Failure to Supply Water	Coverage is included for failure to supply water and is not subject to the ISO sudden and accidental restriction.
Unmanned Aircraft (Drones)	Coverage is included for unmanned aircraft that is owned, operated, rented or loaned to you. \$1,000,000 each occurrence/aggregate sublimit applies.

PROPOSAL NOTES

Property

Note: Coverage is extended to provide up to an additional 25% of the applicable Limit of Insurance for covered real property and/or personal property. We will pay the reasonable and necessary amount to upgrade to green the covered damaged property as described in Non-LEED® Certified Coverage or as described in LEED® Certified Coverage, whichever is applicable. Coverage is limited up to \$2,000,000 per occurrence.

Crime

Note: Exclusion for the payment of costs, fees or other expenses you incur is amended to provide Investigative Costs Expense Coverage. This exclusion does not apply to the first \$10,000 of the reasonable and necessary costs paid to a forensic accountant to determine the existence of such a loss if the forensic accountant was retained subsequent to a law enforcement inquiry or investigation related to a suspected loss.

Auto

Note: The Medical Payments limit of \$10,000 applies to the following vehicle(s):

Vehicle Number(s)

All Covered Autos

Excess Liability

Note: Coverage is quoted excess of:

- Auto Liability
- General Liability
- Law Enforcement Activity Liability
- Employer's Liability
- Public Officials and Management Liability

General

Note: The premiums quoted may include package discounts. If you should decide to buy some coverages but not others, your premiums may change.

PREMIUM SUMMARY

TOWN OF CLAYTON; TOWN OF CLAYTON SANITARY DISTRICT NO. 1 (WI) C22700

	<u>Premium</u>
Property.....	\$5,358
Crime	\$203
Inland Marine.....	\$2,896
Auto.....	\$20,574
General Liability	\$6,029
Law Enforcement Activity Liability	Included
Public Officials and Management Liability	\$4,586
Educators Legal Liability	Not Quoted
Excess Liability	\$4,709
Total Estimated Annual Premium	\$44,355

PROPERTY – STATEMENT OF VALUES

Prepared for: TOWN OF CLAYTON; TOWN OF CLAYTON SANITARY DISTRICT NO. 1 (C22700)
Date Generated: 04/09/2025
Renewal Of Policy Number: GPNU-PF-0014749-04
Policy Period: 06/04/2025 – 06/04/2026
Blanket Type: Policy Blanket

Premises/ Item	Address	Description/ Occupancy	Real Property		Personal Property		
			Value	Incl in Blanket	Value	Incl in Blanket	
1/1	8348 HICKORY AVENUE LARSEN, WI 54947	TOWN/FIRE HALL BUILDING	\$1,492,275	Yes	\$318,644	Yes	
1/2		TOWN SHED	\$786,572	Yes	\$260,399	Yes	
1/3		RESTROOMS	\$111,002	Yes	\$2,473	Yes	
1/4		SIGN SHOP	\$109,649	Yes	\$53,361	Yes	
1/5		LIONS BLDG	\$166,838	Yes	\$131,829	Yes	
1/6		SALT SHED	\$126,469	Yes	\$7,400	Yes	
1/7		DRIFTERS SNOWMOBILE CLUB SHED	\$90,072	Yes	\$39,688	Yes	
			Total Values Subject to the Blanket:		\$3,696,671		
			All Other Values:		\$0		
2/1	3577 LARSEN RD NEENAH, WI 54956	PARK PAVILION	\$148,157	Yes	\$30,134	Yes	
			Total Values Subject to the Blanket:		\$178,291		
			All Other Values:		\$0		
3/1	9023 CLAYTON AVE NEENAH, WI 54956	BOOSTER PUMP STATION	\$1,240,626	Yes	Included	Yes	
			Total Values Subject to the Blanket:		\$1,240,626		
			All Other Values:		\$0		

END OF STATEMENT OF VALUES

Town of Clayton: Town of Clayton Sanitary District #1 (Winnebago Co.)

WISCONSIN TOWN BLANKET BOND

Insurer:

Insurance Company: Liberty Mutual Surety

Best Rating: A

Policy Term:

Effective Date: 06/04/2024

Expiration Date: 06/04/2026

Limit Chosen: \$50,000

Two-Year Premium: \$475

Description:

Two-year innovative bond providing protection beyond the minimum statutory requirements. This covers all elected/appointed officials and all town employees. The town is not required to report name changes as positions turn over.

You choose between a \$10,000, \$25,000, or \$50,000 blanket limit. Higher limits are available over the blanket amount for individual positions.

The bond is written on a "faithful performance" form, allowing broader coverage than the "dishonesty only" form for the town's money and property. This does not eliminate the need for a tax collector's bond.

Town of Clayton: Town of Clayton Sanitary District #1 (Winnebago Co.)

CYBER LIABILITY

Insurer:

Insurance Company: LEXINGTON INSURANCE COMPANY
Best Rating: A
Admitted/Non-Admitted: NON-ADMITTED

Policy Term:

Effective Date: 06/04/2025
Expiration Date: 06/04/2026

COVERAGE	LIMIT		
SECURITY AND PRIVACY			
COVERAGE SECTION LIMIT	\$ 1,000,000		
SECURITY AND PRIVACY INSURING AGREEMENT SUBLIMIT	\$ 1,000,000		
DATA AND PRIVACY REGULATION INSURING AGREEMENT SUBLIMIT	\$ 10,000		
SECURITY AND PRIVACY CONTINUITY DATE	06/04/2024		
DATA PRIVACY REGULATORY CONTINUITY DATE	INCEPTION		
SECURITY AND PRIVACY RETROACTIVE DATE	06/04/2024		
DATA PRIVACY REGULATORY RETROACTIVE DATE	INCEPTION		
EVENT MANAGEMENT INSURANCE			
COVERAGE SECTION LIMIT	\$ 1,000,000		
EVENT RESPONSE INSURING AGREEMENT SUBLIMIT	\$ 1,000,000		
ELECTRONIC DATA INSURING AGREEMENT SUBLIMIT	\$ 1,000,000		
NETWORK INTERRUPTION INSURANCE			
COVERAGE SECTION LIMIT	\$ 1,000,000		
EXTENDED PERIOD OF INDEMNITY	30 DAYS		
EXTRA EXPENSE SUBLIMIT	\$0		
PROOF OF LOSS COSTS LIMIT	\$ 5,000		
SECURITY FAILURE OF:			
INSURED'S COMPUTER SYSTEM	\$ 1,000,000		
IT SERVICE PROVIDER'S COMPUTER SYSTEM	\$ 100,000		
WAITING PERIOD	24 HOURS		
CYBER EXTORTION INSURANCE			
COVERAGE SECTION LIMIT	\$ 100,000		
RETENTION ALL INSURING AGREEMENTS	\$ 1,000		
CYBER LOSS PREVENTION SERVICES ENDORSEMENT	NOT AVAILABLE		
PREMIUM	\$4,130		
SURPLUS LINES TAX	\$123.90		
TOTAL PREMIUM INCLUDING TAX:	\$4,253.90		

THIS POLICY WOULD BE PLACED WITH AN INSURANCE COMPANY THAT IS A NON-ADMITTED CARRIER. IN THE EVENT OF CARRIER INSOLVENCY, NO PROTECTION WOULD BE PROVIDED BY THE STATE INSURANCE GUARANTY ASSOCIATION.

Town of Clayton: Town of Clayton Sanitary District #1 (Winnebago Co.)

CYBER LIABILITY

Insurer:

Insurance Company: BEAZLEY INSURANCE COMPANY
Best Rating: A
Admitted/Non-Admitted: ADMITTED

Policy Term:

Effective Date: 06/04/2025
Expiration Date: 06/04/2026

COVERAGE	LIMIT	LIMIT
BREACH RESPONSE		
NOTIFIED INDIVIDUALS	\$100,000	\$100,000
LEGAL, FORENSIC & PUBLIC RELATIONS/CRISIS MANAGEMENT	\$1,000,000	\$1,000,000
POLICY AGGREGATE LIMIT OF LIABILITY	\$1,000,000	\$2,000,000
ADDITIONAL BREACH RESPONSE LIMIT	\$1,000,000	\$2,000,000
FIRST PARTY LOSS		
BUSINESS INTERRUPTION – RESULTING FROM SECURITY BREACH	\$100,000	\$100,000
BUSINESS INTERRUPTION – RESULTING FROM SYSTEM FAILURE	\$100,000	\$100,000
DEPENDENT BUSINESS LOSS – RESULTING FROM DEPENDENT BREACH	\$100,000	\$100,000
DEPENDENT BUSINESS LOSS – RESULTING FROM DEPENDENT FAILURE	\$100,000	\$100,000
CYBER EXTORTION LOSS	\$100,000	\$100,000
DATA RECOVERY LOSS	\$100,000	\$100,000
LIABILITY		
DATA & NETWORK LIABILITY	\$1,000,000	\$2,000,000
REGULATORY DEFENSE & PENALTIES	\$1,000,000	\$2,000,000
PAYMENT CARD LIABILITIES & COSTS	\$1,000,000	\$2,000,000
MEDIA LIABILITY	\$1,000,000	\$2,000,000
ECRIME		
FRAUDULENT INSTRUCTION	\$250,000	\$250,000
FUNDS TRANSFER FRAUD	\$250,000	\$250,000
TELEPHONE FRAUD	\$250,000	\$250,000
CRIMINAL REWARD	\$50,000	\$50,000
RETENTIONS:		
LEGAL, FORENSIC & PUBLIC RELATIONS/CRISIS MANAGEMENT	\$1,000	\$1,000
EACH INCIDENT, CLAIM, OR LOSS	\$1,000	\$1,000
BI SYSTEM FAILURE, SECURITY BREACH, EXTORTION, DATA RECOVERY	\$25,000	\$25,000
TOTAL ANNUAL PREMIUM	\$1,000	\$1,390

**IMPLEMENTING ADDITIONAL SECURITY CONTROLS, PRIOR TO 10/01/2024, WILL REDUCE THE RETENTION. FOR EXAMPLE, IMPLEMENTING MULTI-FACTOR AUTHENTICATION FOR YOUR NETWORK AND WEB-BASED EMAILS; SCREENING EMAILS FOR MALICIOUS LINKS, AND HAVING A PROCEDURE FOR UPDATING AND INSTALLING CRITICAL PATCHES TO YOUR SYSTEMS/SOFTWARE.

Town of Clayton: Town of Clayton Sanitary District #1 (Winnebago Co.)

Premium Summary:

Coverage:	Premium:
Commercial Package	\$44,355
Total Premium	\$44,355
Public Officials Bond	\$475
Tax Bond	\$711
Workers' Compensation (3/4/2025-3/4/2026)	\$11,689
Accident and Sickness (1/1/2025-1/1/2026)	\$1,579
Cyber Liability	\$4,253.90

Client Authorization to Bind Coverage

The Horton Group, A Marsh & McLennan Agency LLC company, as our agent of record, should:

☐ Bind coverage based upon the Proposal as presented above.

☐ Bind optional coverage as follows:

Cyber Liability -- Beazley Insurance Company-Admitted:

Subjectivities: A completed and signed application and underwriting approval

Coverage & Limit Election (select one)

- | | |
|--|---------|
| <input type="checkbox"/> \$1,000,000 Limit \$1,000/\$25,000Retention | \$1,000 |
| <input type="checkbox"/> \$2,000,000 Limit \$1,000/\$25,000Retention | \$1,390 |
| <input type="checkbox"/> Coverage Increase and Carrier Change Declined | |

Crime

Coverage & Limit Election (select one)

- | | |
|--|-------|
| <input type="checkbox"/> Increase Crime Limit from \$50,000 to \$100,000 | \$220 |
| <input type="checkbox"/> Coverage Change Declined | |

I have reviewed the information provided in the attached Proposal and understand the coverages and/or conditions.

Client Signature

Date

This proposal contains only a general description of the coverage(s) and does not constitute a policy/contract. For complete policy information, including exclusions, limitations, and conditions, refer to the policy document. If there is any discrepancy in the coverage shown in this document and that of the actual policy issued, the policy coverages will prevail. All premiums are subject to change upon binding. These are the premium estimates based on quotes, information received, and can increase/decrease upon binding. These premiums may be subject to additional state taxes, surcharges or assessments, surplus lines taxes, and/or fees other than those shown above.

Compensation Disclosure

Marsh & McLennan Agency LLC ("MMA") prides itself on being an industry leader in the area of transparency and compensation disclosure. We believe you should understand how we are paid for the services we are providing to you. We are committed to compensation transparency and to disclosing to you information that will assist you in evaluating potential conflicts of interest.

As a professional insurance producer, MMA and its subsidiaries facilitate the placement of insurance coverage on behalf of our clients. As an independent insurance agent, MMA may have authority to obligate an insurance company on behalf of our clients and as a result, we may be required to act within the scope of the authority granted to us under our contract with the insurer. In accordance with industry custom, we are compensated either through commissions that are calculated as a percentage of the insurance premiums charged by insurers, or fees agreed to with our clients.

MMA engages with clients on behalf of itself and in some cases as agent on behalf of its non-US affiliates with respect to the services we may provide. For a list of our non-US affiliates, please visit: <https://mma.marshmma.com/non-us-affiliates>. In those instances, MMA will bill and collect on behalf of the non-US affiliates, amounts payable to them for placements made by them on your behalf and remit to them any such amounts collected on their behalf; MMA receives compensation through one or a combination of the following methods:

- **Retail Commissions** - A retail commission is paid to MMA by the insurer (or wholesale broker) as a percentage of the premium charged to the insured for the policy. The amount of commission may vary depending on several factors, including the type of insurance product sold and the insurer selected by the client.
- **Client Fees** - Some clients may negotiate a fee for MMA's services in lieu of, or in addition to, retail commissions paid by the insurance companies. Fee agreements are in writing, typically pursuant to a Client Service Agreement, which sets forth the services to be provided by MMA, the compensation to be paid to MMA, and the terms of MMA's engagement. The fee may be collected in whole, or in part, through the crediting of retail commissions collected by MMA for the client's placements.
- **Contingent Commissions** - Many insurers agree to pay contingent commissions to insurance producers who meet set goals for all or some of the policies the insurance producers place with the insurer during the current year. The set goals may include volume, profitability, retention and/or growth thresholds. Because the amount of contingent commission earned may vary depending on factors relating to an entire book of business over the course of a year, the amount of contingent commission attributable to any given policy typically will not be known at the time of placement.
- **Supplemental Commissions** - Certain insurers and wholesalers agree to pay supplemental commissions, which are based on an insurance producer's performance during the prior year. Supplemental commissions are paid as a percentage of premium that is set at the beginning of the calendar year. This percentage remains fixed for all eligible policies written by the insurer during the ensuing year. Unlike contingent commissions, the amount of supplemental commission is known at the time of insurance placement. Like contingent commissions, they may be based on volume, profitability, retention and/or growth.
- **Wholesale Broking Commissions** - Sometimes MMA acts as a wholesale insurance broker. In these placements, MMA is engaged by a retail agent that has the direct relationship with the insured. As the wholesaler, MMA may have specialized expertise, access to surplus lines markets, or access to specialized insurance facilities that the retail agent does not have. In these transactions, the insurer typically pays a commission that is divided between the retail and wholesale broker pursuant to arrangements made between them.
- **Medallion Program and Sponsorships** - Pursuant to MMA's Medallion Program, participating carriers sponsor educational programs, MMA events and other initiatives. Depending on their sponsorship levels, participating carriers are invited to attend meetings and events with MMA executives, have the opportunity to provide education and training to MMA colleagues and receive data reports from MMA. Insurers may also sponsor other national and regional programs and events.
- **Other Compensation & Sponsorships** - From time to time, MMA may be compensated by insurers for providing administrative services to clients on behalf of those insurers. Such amounts are typically calculated as a percentage of premium or are based on the number of insureds. Additionally, insurers may sponsor MMA training programs and events.

We will be pleased to provide you additional information about our compensation and information about alternative quotes upon your request. For more detailed information about the forms of compensation we receive please refer to our Marsh & McLennan Agency Compensation Guide at <https://www.marshmma.com/us/compensation-guide.html>.

MMA's aggregate liability arising out of or relating to any services on your account shall not exceed ten million dollars (\$10,000,000), and in no event shall we be liable for any indirect, special, incidental, consequential or punitive damages or for any lost profits or other economic loss arising out of or relating to such services. In addition, you agree to waive your right to a jury trial in any action or legal proceeding arising out of or relating to such services. The foregoing limitation of liability and jury waiver shall apply to the fullest extent permitted by law. We appreciate your business!

FACTS	WHAT DOES MARSH & McLENNAN AGENCY, LLC DO WITH YOUR PERSONAL INFORMATION?
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Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The type of personal information we collect and share depends on the product or service we provide. This information may include:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Social Security Number and employment information <input type="checkbox"/> Insurance claim history and medical information <input type="checkbox"/> Credit-based insurance scores <p>When you are no longer our customer or no longer a participant in our employer-sponsored or associated-sponsored insurance plans, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Marsh & McLennan Agency chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Marsh & McLennan Agency Share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For our joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes – Information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes – Information about your creditworthiness	No	We don't share
To our affiliates to market to you	No	We don't share
For non-affiliates to market to you	No	We don't share

QUESTIONS?	CONTACT YOUR MARSH & McLENNAN AGENCY REPRESENTATIVE.
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Who we are	
WHO IS PROVIDING THIS NOTICE	Marsh & McLennan Agency

What we do	
How does Marsh & McLennan Agency protect my personal information?	Marsh & McLennan Agency takes a risk-based approach to identify risks that could compromise customers' and members' personal information and to implement and maintain safeguards to mitigate and control such risks.
How does Marsh & McLennan Agency collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> • apply for insurance; or • pay insurance premiums; or • file an insurance claim; or • provide employment information; or • give us your contact information. <p>We also collect your personal information from others such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> • sharing for affiliates everyday business purposes – information about your credit worthiness • affiliates from using your information to market to you • sharing for non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <p>Our affiliates include Marsh & McLennan Companies, Inc., Marsh, Inc., Mercer, Inc., Guy Carpenter & Co., LLC, and Oliver Wyman Group</p>
Non-Affiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <p>Marsh & McLennan Agency does not share your personal information with non-affiliates so that they may market to you.</p>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p>Marsh & McLennan Agency does not engage in such marketing.</p>

Other important information

You may submit a written request for access to (i) the information we maintain about you and (ii) the names of the insurers, agents or insurance support organizations to which we have disclosed, or normally disclose, the information in the two (2) years prior to your written request. We are allowed to charge a reasonable fee to cover our costs for providing this information. You also have the right to request that we correct, amend or delete your information that is not accurate or not current. You must detail the information at issue and provide supporting documents.

We will generally agree to your request, however, if we believe the information we have is correct, we may refuse. We will provide you the reasons for our refusal. If you disagree with our reasons you can file a written statement with (i) the information you think is correct, relevant or fair and (ii) the reasons why you disagree with our refusal. If you file such a statement, we will keep it in our files. We will also provide your statement to any third party viewing the disputed information.