

Hildale City

Insurance Proposal & Binder

Coverage	Insurance Company	Limits	Deductible	25/26 Premium
Property / Mechanical Breakdown	Liberty Mutual (A XV) 8/22/25 - 8/22/26	\$ 3,954,000 Total Insured Value	\$ 25,000	\$ 168,473
		\$ 2,500,000 Newly Acquired - Building	\$ 25,000	
		\$ 500,000 Business Income	24 Hrs / \$25,000	
		Policy Limit Water Damage	\$ 50,000	
		\$ 250,000 Debris Removal	\$ 25,000	
		\$ 50,000 Windblown Debris	\$ 25,000	
		\$ 500,000 Course of Construction (90 days)	\$ 25,000	
		\$ 250,000 Amonia Contamination	1% / \$25,000	
		\$ 250,000 Expediting Expense	\$ 25,000	
		\$ 250,000 Hazardous Substances	\$ 25,000	
		\$ 250,000 Spoilage	1% / \$25,000	
		\$ 100,000 Accounts Receivable	\$ 25,000	
		\$ 50,000 Arson Reward	\$ 25,000	
		\$ 25,000 Contract Penalties	\$ 25,000	
		\$ 25,000 Cyber Incident	\$ 25,000	
		\$ 25,000 Deferred Payments	\$ 25,000	
		\$ 25,000 Electronic Data	\$ 25,000	
		\$ 1,000,000 Errors and Omissions	\$ 25,000	
		\$ 100,000 Exhibitions, Expositions, Trade Shows, Fairs	\$ 25,000	
		\$ 25,000 Fire Department Service Charge	\$ 25,000	
		\$ 250,000 Fine Arts (\$10,000 Per Item)	\$ 25,000	
		\$ 250,000 Fungus, Wet Rot, Dry Rot, Bacteria	\$ 25,000	
		\$ 50,000 Installation of Personal Property	\$ 25,000	
		\$ 50,000 Lock and Key Replacement	\$ 25,000	
		\$ 100,000 Unnamed Locations	\$ 25,000	
		\$ 2,500,000 Newly Acquired Locations (180 Days)	\$ 25,000	
		\$ 500,000 Ordinance or Law - Demolition & Increased Cost	\$ 25,000	
		\$ 10,000 Personal Effects of Employees	\$ 25,000	
		\$ 100,000 Pollutant Clean-up and Removal	\$ 25,000	
		\$ 100,000 Protection and Preservation of Property (90 Days)	\$ 25,000	
		\$ 50,000 Professional Fees	\$ 25,000	
		\$ 100,000 Salespeople Personal Property	\$ 25,000	
		\$ 100,000 Transit - Personal Property	\$ 25,000	
		\$ 250,000 Trees, Shrubs, Plant (\$10,000 Per Item)	\$ 25,000	
		\$ 250,000 Crisis Event - Business Income (30 Days)	\$ 25,000	
		Excludes Terrorism		
Inland Marine	Liberty Mutual (A XV) 8/22/25 - 8/22/26	\$ 519,705 Scheduled Equipment (100% Coinsurance)		
		Items Less Than \$75,000	\$ 5,000	
		Items Over \$75,000 Value	\$ 10,000	
		\$ 50,000 Emergency Portable Equipment	\$ 5,000	
		\$ 10,000 Rented Equipment (<90 Days)	\$ 5,000	
		\$ 2,500 Rental Reimbursement	\$ 5,000	



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General Liability	Liberty Mutual (A XV) 8/22/25 - 8/22/26	\$ 1,000,000 Each Occurrence	\$ 10,000	Included
		\$ 100,000 Damage to Premises Rented	\$ 10,000	
		\$ 100,000 Sexual Misconduct Liability	\$ 10,000	
		\$ 100,000 Failure to Supply - Water	\$ 10,000	
		\$ 2,000,000 General Aggregate		
Automobile Liability	Liberty Mutual (A XV) 8/22/25 - 8/22/26	\$ 1,000,000 Each Occurrence	\$ -	
		\$ 80,000 Uninsured Motorist		
		\$ 80,000 Underinsured Motorist Includes - Hired Vehicles, Non-Owned Vehicles		
Automobile Physical Damage	Liberty Mutual (A XV) 8/22/25 - 8/22/26	ACV - Per Schedule Comprehensive	\$ 5,000	
		ACV - Per Schedule Collision	\$ 5,000	
Public Officials Management Liability	Liberty Mutual (A XV) 8/22/25 - 8/22/26 Retro Date: 9/24/18 Claims Made	\$ 1,000,000 Each Wrongful Act	\$ 10,000	
		\$ 2,000,000 Aggregate		
		\$ 5,000 Non-Monetary Relief		
Employment Practices Liability	Liberty Mutual (A XV) 8/22/25 - 8/22/26 Retro Date: 9/24/18 Claims Made	\$ 1,000,000 Each Wrongful Act	\$ 10,000	
		\$ 2,000,000 Aggregate		
Law Enforcement Liability	Liberty Mutual (A XV) 8/22/25 - 8/22/26 Occurrence	\$ 1,000,000 Each Occurrence	\$ 25,000	
		\$ 2,000,000 Aggregate		
		\$ 100,000 Non-Monetary Relief		
Excess Liability	Liberty Mutual (A XV) 8/22/25 - 8/22/26	\$ 4,000,000 Each Occurrence	Excess of	
		\$ 4,000,000 Aggregate	Underlying	
Property - Arizona Locations	Auto-Owners (A++ XV) 8/22/25 - 8/22/26	\$ 496,000 Property - Scheduled Locations; 80% Coinsurance	\$ 1,000	\$ 1,801
		\$ 150,000 Accounts Receivable	\$ 1,000	
		\$ 50,000 Debris Removal	\$ 1,000	
		\$ 25,000 Fine Arts; \$5,000 per item	\$ 1,000	
		\$ 20,000 Outdoor Property, \$1,000 max per tree	\$ 1,000	
		\$ 15,000 Radio or Television Antennas	\$ 1,000	
		\$ 25,000 Personal Effects and Property of Others	\$ 1,000	
		\$ 50,000 Pollutant Clean-up and Removal	\$ 1,000	
		\$ 50,000 Property in Transit	\$ 1,000	
		\$ 50,000 Property Off Premises	\$ 1,000	
		\$ 15,000 Refrigerated Products	\$ 1,000	



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Coverage	Insurance Company	Limits	Deductible	25/26 Premium
Crime / Treasurers Bond	Travelers (A++ XV) 9/1/25 - 9/1/26	\$ 50,000 Employee Theft	\$ 1,000	\$ 879
		\$ 400,000 Employee Theft - Treasurer	\$ 1,000	
		\$ 50,000 Social Engineering	\$ 1,000	
ID Fraud	Travelers (A++ XV) 9/1/25 - 9/1/26	\$ 25,000 Individual Identity Fraud	\$ -	
Cyber Concierge	Cyber Concierge 8/22/25 - 8/22/26	Annual Enrollment		\$ 395
Workers Compensation	WCF (A XI) 9/1/25 - 9/1/26	Statutory Workers Compensation		\$ 6,960
		\$ 1,000,000 Employers Liability - Each Accident		
		\$ 1,000,000 Employers Liability - Policy Limit		
		\$ 1,000,000 Employers Liability - Each Employee		
			Total Premium	\$ 178,508

Conditions / Subjectivities

1. Signed Binder
2. Signed Application within 30 days

This Company binds the kind(s) of insurance stipulated here. The insurance is subject to the terms, conditions and limitations of the policy(ies) in current use by the Company. This binder may be cancelled by the insured by surrender of the binder or by written notice to the Company stating when cancellation will be effective. This binder may be cancelled by the Company by notice to the insured in accordance with the policy conditions. This binder is cancelled when replaced by a policy. If this binder is not replaced by a policy, the Company is entitled to charge a premium for the binder according to the rules and rates in use by the Company. The undersigned hereby acknowledges that the coverages evidenced by this insurance binder and the attached schedules have been reviewed and are accepted.

B. Darrell Child
Executive Vice President
Olympus Insurance Agency

B. Darrell Child
Authorized Representative

Accepted By

Hlonia Jones
Signature

8-20-25
Date

Mayor
Title



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