



INSURANCE PROPOSAL FOR City of Norman and Norman Utilities Authority

To: Denise Engle

From: Emily Coakwell

At: Arthur J. Gallagher & Co. (Oklahoma)

Date: 13 November 2025

A. POLICY TERM

FROM: 1 December 2025 12:01 a.m. Standard Time

TO: 1 December 2026 12:01 a.m. Standard Time

B. NAMED INSURED

City of Norman and Norman Utilities Authority, as the respective interests of each may appear; all hereafter referred to as the “Insured”.

C. POLICY LIMIT

This Company's total limit of liability, including any insured Business Interruption loss, will not exceed the Policy Limit of USD 434,649,672 as a result of any one **occurrence** subject to the respective sub-limits of liability shown elsewhere in this Policy.

D. POLICY TERRITORY

Coverage provided by this Policy is limited to property while located within the United States of America.

Cyber Coverage Territory

Coverage provided in Data Restoration; Data Service Provider Property Damage and Business Interruption; and Owned Network Interruption is limited to anywhere in the world except Cuba; Iran; North Korea; Russian Federation; Sudan; Syria; and Crimea, Donetsk People’s Republic (DPR) and Luhansk People’s Republic (LPR) regions of Ukraine.

E. INSURANCE PROVIDED

Location Schedule

This Policy covers property, as described in this Policy, against ALL RISKS OF PHYSICAL LOSS OR DAMAGE, except as hereinafter excluded, while located as follows:

See attached Schedule of Locations

**Sub-Limited Location Schedule**

This Policy covers property, as described in this Policy, against ALL RISKS OF PHYSICAL LOSS OR DAMAGE, except as hereinafter excluded, not to exceed the limits of liability specified for the coverages indicated, while located as follows:

There shall be no liability under this Policy when "NOT COVERED" is shown.

See attached Schedule of Sub-Limited Locations

F. SUB-LIMITS

Unless otherwise stated below or elsewhere in this Policy, the following sub-limits of liability, including any insured Business Interruption loss, will be the maximum payable and will apply on a per **occurrence** basis.

The sub-limits stated below or elsewhere in this Policy are part of and not in addition to the Policy Limit.

When a limit of liability applies to a **location** or property, such limit of liability will be the maximum amount payable for all loss or damage.

There shall be no liability under this Policy when "NOT COVERED" is shown as a sublimit.

Accounts Receivable	USD 1,000,000
Arson or Theft Reward	USD 100,000
Attraction Property	USD 100,000
boiler and machinery	Policy Limit
Brand Protection	Policy Limit
Change of Temperature	USD 100,000
Civil or Military Authority	30 days
Communicable Disease - Property Damage and Communicable Disease - Business Interruption combined	USD 1,000 annual aggregate , not to exceed 12 months
Contractual Penalties	USD 100,000
Crisis Management	USD 100,000, not to exceed 30 days



cyber event	1. USD 1,000 annual aggregate for Data Restoration and Owned Network Interruption combined 2. USD 1,000 annual aggregate for Data Service Provider - Property Damage and Data Service Provider - Business Interruption combined 3. USD 50,000 annual aggregate for loss or damage to stock in process or finished goods manufactured by or for the Insured caused by or resulting from cyber event that impacts the processing, manufacturing, or testing of such property or while it is otherwise being worked on.
Data Restoration	USD 500,000 annual aggregate
Data Service Provider - Property Damage and Data Service Provider - Business Interruption combined	USD 50,000 annual aggregate
Debris Removal	Policy Limit
Decontamination Costs	Policy Limit
Deferred Payment	USD 100,000
Demolition and Increased Cost of Construction	Policy Limit
Earth Movement	USD 50,000,000 annual aggregate , not to exceed USD 50,000 annual aggregate for Data Service Provider - Business Interruption, Data Service Provider - Property Damage, Errors and Omissions, Off-Premises Service Interruption - Business Interruption, Off-Premises Service Interruption - Property Damage, Supply Chain and Unnamed Property, combined
Errors and Omissions	USD 1,000,000
Expediting Expenses	USD 250,000
Extended Period of Liability	NOT COVERED
Extra Expense	USD 100,000
fine arts	USD 250,000, not to exceed USD 10,000 per item for irreplaceable fine arts



Flood	USD 50,000,000 annual aggregate , not to exceed USD 50,000 annual aggregate for Data Service Provider - Business Interruption, Data Service Provider - Property Damage, Errors and Omissions, Off-Premises Service Interruption - Business Interruption, Off-Premises Service Interruption - Property Damage, Supply Chain and Unnamed Property, combined
Green Coverage	USD 50,000 not to exceed 25% of the amount of the property damage loss
Gross Earnings	NOT COVERED
Gross Profits	NOT COVERED
Ingress/Egress	USD 100,000
Land and Water Clean Up Expense	USD 50,000 annual aggregate
Leasehold Interest	USD 100,000
Locks and Keys	USD 100,000
Logistics Extra Cost	USD 100,000
Money and Securities	USD 100,000
Newly Acquired Property	USD 2,500,000
Off-Premises Service Interruption - Business Interruption	USD 100,000
Off-Premises Service Interruption - Property Damage	USD 500,000
Owned Network Interruption	Included in cyber event limit
Professional Fees	USD 100,000
Property Removed from a Location	Policy Limit
Protection and Preservation of Property - Business Interruption	USD 100,000
Protection and Preservation of Property - Property Damage	Policy Limit, not to exceed USD 250,000 for security costs
Rental Income	NOT COVERED



Research and Development	NOT COVERED
Soft Costs	USD 100,000
Supply Chain	USD 100,000
Tax Treatment	USD 100,000
Tenants Legal Liability	USD 100,000
Terrorism	USD 100,000 annual aggregate , not to exceed USD 100,000 annual aggregate for Flood and Property Removed from a Location combined
Terrorism: Supplemental United States Certified Act of Terrorism Endorsement(s)	USD 100,000 for property located in the United States of America
Transit	USD 500,000, not to exceed USD 250,000 for Business Interruption
Unnamed Property	USD 1,000,000
valuable papers and records	USD 500,000, not to exceed USD 10,000 per item for irreplaceable valuable papers and records

G. QUALIFYING PERIODS AND DEDUCTIBLES

QUALIFYING PERIODS

This Company will not be liable for loss or damage unless the Qualifying Period below is exceeded. When the Qualifying Period is exceeded, the loss will be calculated beginning from the time of loss or damage. The Qualifying Periods for the following coverages are as follows:

Communicable Disease - Property Damage and Communicable Disease - Business Interruption	48 hours
Data Restoration	48 hours
Data Service Provider - Property Damage and Data Service Provider - Business Interruption	24 hours
Off-Premises Service Interruption - Property Damage and Off-Premises Service Interruption - Business Interruption	24 hours



Owned Network Interruption	48 hours
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DEDUCTIBLES

This Company will not be liable for loss or damage, including any insured Business Interruption loss, in any one **occurrence** until the amount of loss or damage exceeds the deductible amount shown below and then this Company will only be liable for its share of the loss or damage in excess of the deductible amount.

The following deductible amounts shall apply per **occurrence**, unless otherwise stated, for insured loss or damage under this Policy.

When two or more deductibles apply to a single **occurrence**, then no more than the largest deductible amount will apply. However, this Policy allows for the application of separate and distinct deductibles and deductibles for specific loss or damage as shown below.

When a day equivalent deductible is stated below it is calculated as follows. The 100% daily actual annual Business Interruption value that would have been earned had no loss occurred at the **location** where the physical damage happened plus that proportion of the 100% annual business interruption value at all other **locations** where Business Interruption loss ensues, divided by the number of annual working days.

When a % percent deductible is stated below it is calculated as follows:

1. The value of property at the time such loss or damage at the **location** where loss or damage occurs, in accordance with the valuation section of this Policy.
2. The annual Business Interruption value that would have been earned at the **location** where loss or damage occurs plus that proportion of the 100% Business Interruption value at all other **locations** where Business Interruption loss ensues, in accordance with the Business Interruption section of this Policy (if any).

Location No. 127, 103 West Acres Street, Norman, Oklahoma, 73069, USA	USD 250,000
boiler and machinery	Property Damage: USD 25,000 Business Interruption: 1 day equivalent
earthquake	USD 100,000 per location
Flood	USD 100,000 per location
water damage	USD 100,000 per location



wind and hail	USD 50,000 per location, except for the following: 1. USD 1,500,000 per location for the following locations: Location No. 082, 2900, 3000 & 3001 East Robinson Street, Norman, Oklahoma, 73071, USA and Location No. 154, 2201 Trae Young Drive, Norman, Oklahoma, 73072, USA 2. USD 1,300,000 per location for Location No. 127, 103 West Acres Street, Norman, Oklahoma, 73069, USA 3. USD 750,000 per location for Location No. 153, 225 N Webster Avenue, Norman, Oklahoma, 73069, USA 4. USD 400,000 per location for the following locations: Location No. 012, 1301 Da Vinci Street, Norman, Oklahoma, 73069, USA; Location No. 083, 3500 South Jenkins Avenue, Norman, Oklahoma, 73072, USA; Location No. 105, 1507 West Lindsey Street, Norman, Oklahoma, 73069, USA and Location No. 151, 602 N. Findlay Avenue, Norman, Oklahoma, 73071, USA 5. USD 300,000 per location for the following locations: Location No. 001, 3428 South Jenkins Avenue, Norman, Oklahoma, 73019, USA; Location No. 014, 636 & 676 & 668 East Lindsey Street, Norman, Oklahoma, 73069, USA; Location No. 015, 3942 Jenkins Avenue, Norman, Oklahoma, 73072, USA; Location No. 017, 3901 Chautauqua Avenue, Norman, Oklahoma, 73072, USA and Location No. 087, 2420 Westport Drive, Norman, Oklahoma, 73069, USA 6. USD 250,000 per location for the following locations: Location No. 008, 4145 West Robinson Street, Norman, Oklahoma, 73072, USA; Location No. 024, 201B West Gray Street, Norman, Oklahoma, 73069, USA; Location No. 026, 321 N Webster Avenue, Norman, Oklahoma, 73069, USA; Location No. 027, 201 West Gray Street, Norman, Oklahoma, 73069, USA; Location No. 028, 201C West Gray Street, Norman, Oklahoma, 73069, USA; Location No. 037, 3199 36th Avenue Northwest, Norman, Oklahoma, 73072, USA and Location No. 160, 2801 E. Robinson Street, Norman, Oklahoma, 73071, USA
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	7. USD 200,000 per location for the following locations: Location No. 007, 1701 12th Avenue Northeast, Norman, Oklahoma, 73071, USA; Location No. 106, 1310 Da Vinci Street, Norman, Oklahoma, 73069, USA; Location No. 108, 3001 East Alameda Street, Norman, Oklahoma, 73069, USA and Location No. 149, 1320 Da Vinci Street, Norman, Oklahoma, 73069, USA 8. USD 100,000 per location for the following locations: Location No. 004, 125 Vicksburg Avenue, Norman, Oklahoma, 73071, USA; Location No. 005, 2000 West Brooks Street, Norman, Oklahoma, 73069, USA; Location No. 006, 329 South Peters Avenue, Norman, Oklahoma, 73069, USA; Location No. 010, West End, Little River Road, Norman, Oklahoma, 73071, USA; Location No. 018, 411 East Main Street, Norman, Oklahoma, 73071, USA; Location No. 019, 2211 West Boyd Street, Norman, Oklahoma, 73069, USA; Location No. 020, 500 East Constitution Street, Norman, Oklahoma, 73072, USA; Location No. 023, 2207 Goddard Avenue, Norman, Oklahoma, 73069, USA; Location No. 025, 4323 Country Club Terrace, Norman, Oklahoma, 73072, USA; Location No. 029, 101 East Main Street, Norman, Oklahoma, 73069, USA; Location No. 090, 3901 36th Avenue Northwest, Norman, Oklahoma, 73072, USA; Location No. 101, 101 West Gray Street, Norman, Oklahoma, 73069, USA; Location No. 110, 1311 Da Vinci Street, Norman, Oklahoma, 73069, USA; Location No. 112, 3051 Alameda Street, Norman, Oklahoma, 73071, USA; Location No. 150, 320 E. Comanche Street, Norman, Oklahoma, 73069, USA; Location No. 155, 2705 E Robinson St, Norman, Oklahoma, 73071, USA; Location No. 156, 2701 E Robinson St, Norman, Oklahoma, 73071, USA; Location No. 157, 2709 E Robinson St, Norman, Oklahoma, 73071, USA and Location No. 158, 2301 Goddard Avenue, Norman, Oklahoma, 73069, USA
All Other Losses	USD 25,000



H. ADDITIONAL EXCLUSIONS

In addition to the exclusions elsewhere in this Policy, the following exclusions apply unless otherwise stated:

1. Transmission and Distribution Systems Exclusion - PRO 132 (01/19)

PROPERTY EXCLUDED is amended to include:

transmission and distribution systems, except at a **described location** but not within the 1,000 feet extension provided by the PROPERTY INSURED wording.

2. Specific Flood Exclusion - PRO 128 (01/17)

ADDITIONAL COVERAGES, Flood, does not apply to any property at the following **location(s)**:

Loc. No.	Title	Address
001		3428 South Jenkins Avenue, Norman, Oklahoma, 73019, USA
010		West End, Little River Road, Norman, Oklahoma, 73071, USA
015		3942 Jenkins Avenue, Norman, Oklahoma, 73072, USA
017		3901 Chautauqua Avenue, Norman, Oklahoma, 73072, USA
030		444 South Flood Avenue, Norman, Oklahoma, 73069, USA
067		2498 East Franklin Road, Norman, Oklahoma, 73071, USA
068		3398 East Franklin Road, Norman, Oklahoma, 73071, USA
082		2900, 3000 & 3001 East Robinson Street, Norman, Oklahoma, 73071, USA
083		3500 South Jenkins Avenue, Norman, Oklahoma, 73072, USA
084		398 Bratcher-Miner Road, Norman, Oklahoma, 73072, USA
121		4799 West Rock Creek Road, Norman, Oklahoma, 73072, USA
133		5198 East Franklin Road, Norman, Oklahoma, 73026, USA
134		5499 60th Avenue NE, Norman, Oklahoma, 73026, USA
136		3197 60th Avenue NE, Norman, Oklahoma, 73026, USA
145		3440 South Jenkins Avenue, Norman, Oklahoma, 73072, USA
146		3803 Chautauqua Avenue, Norman, Oklahoma, 73072, USA
147		531 East Symmes Street, Norman, Oklahoma, 73071, USA
150		320 E. Comanche Street, Norman, Oklahoma, 73069, USA
151		602 N. Findlay Avenue, Norman, Oklahoma, 73071, USA
155		2705 E Robinson St, Norman, Oklahoma, 73071, USA
156		2701 E Robinson St, Norman, Oklahoma, 73071, USA
157		2709 E Robinson St, Norman, Oklahoma, 73071, USA
158		2301 Goddard Avenue, Norman, Oklahoma, 73069, USA
160		2801 E. Robinson Street, Norman, Oklahoma, 73071, USA



3. Vacant Locations - PRO 1105 (11/20)

After 60 days from the date a **location** becomes **vacant**, coverage at such **location** is subject to the following:

This Company will:

1. Apply the following additional exclusions:

This Policy excludes loss or damage caused by or resulting from vandalism or malicious mischief, sprinkler leakage, glass breakage, liquid damage, changes of temperature, changes in relative humidity, theft, fungus, mold or mildew, collapse, and any loss covered under Demolition and Increased Cost of Construction; and

2. Value the insured physical loss amount under this Policy as of the date of loss at the place of loss, and for no more than the interest of the Insured based on the lesser of:
 - a) On property offered for sale on the date of the loss, the selling price.
 - b) On property scheduled for demolition, the increased cost of demolition, if any, directly resulting from insured loss.
 - c) The cost to repair or replace.
 - d) The **actual cash value**.

The following **location(s)** are considered **vacant**:

Loc. No.	Title	Address
127	Central Library	103 West Acres Street, Norman, Oklahoma, 73069, USA

DEFINITIONS is amended to include:

vacant means:

1. The Real Property is unoccupied or the property does not contain enough personal property, machinery or equipment to conduct customary business operations or services;
2. The Insured is the owner, or lessor, and 30% or less of the total rentable square footage of the location is leased, rented or occupied; or
3. The Insured is the lessee and the area rented to the Insured does not contain enough personal property, machinery or equipment to conduct customary business operations or services.

Real Property that is under active construction or renovation is not considered vacant unless construction or renovation has ceased for more than 60 consecutive days.



I. SPECIAL TERMS AND CONDITIONS

1. United States Certified Act of Terrorism - PRO 207 (01/20)

As respects the United States, its territories and possessions and the Commonwealth of Puerto Rico, the definition of **terrorism** is declared null and void and it is agreed that a **Certified Act of Terrorism** under the terms of the SUPPLEMENTAL UNITED STATES CERTIFIED ACT OF TERRORISM ENDORSEMENT attached to this Policy shall be considered **terrorism** within the terms of this Policy. Notwithstanding anything contained in this Policy to the contrary, this Policy provides coverage for direct physical loss or damage to insured property and any resulting BUSINESS INTERRUPTION loss, as provided in the Policy, caused by or resulting from a **Certified Act of Terrorism** only to the extent coverage is provided under the terms and conditions of the SUPPLEMENTAL UNITED STATES CERTIFIED ACT OF TERRORISM ENDORSEMENT attached to this Policy. Any difference in limit between loss recoverable under the SUPPLEMENTAL UNITED STATES CERTIFIED ACT OF TERRORISM ENDORSEMENT and this Policy is not recoverable under this Policy.

J. INDEX OF FORMS

The following forms are made part of this Policy:

<u>Title</u>	<u>Form No.</u>	<u>Edition</u>
Declarations Page	PRO DEC 4100	(01/24)
Declarations	PRO S-1 4100	(01/20)
All Risk Coverage	PRO AR 4100	(01/23)
Supplemental United States Certified Act of Terrorism Endorsement	AFM 7312	(06/21)
Oklahoma Amendatory Endorsement	AFM 6242	(04/15)

PREMIUM, FEES AND TAXES

<u>2025 City of Norman and Norman Utilities</u>	<u>Premium</u>	<u>Commission</u>
Total Premium including the United States Certified Act of Terrorism coverage	USD 789,202	15.00%
Total Premium excluding the United States Certified Act of Terrorism coverage	USD 766,216	15.00%
Total Premium for the United States Certified Act of Terrorism	USD 22,986	15.00%

If the option to purchase coverage for the Supplemental United States Certified Act of Terrorism is elected, the Sub-Limit for Supplemental United States Certified Act of Terrorism will be amended to Policy Limit.

Applicable state taxes, surcharges and fees are not included in this proposal. Applicable state taxes, surcharges and fees will be added to the invoice.

Any variations between this proposal letter and FM Affiliated forms versus your application are not provided.

This proposal expires 1 December 2025 12:01 a.m. Standard Time.



SCHEDULE OF LOCATIONS

Location Schedule

Loc. No.	Title	Address
001		3428 South Jenkins Avenue, Norman, Oklahoma, 73019, USA
002		405 East Constitution Street, Norman, Oklahoma, 73072, USA
003		515 East Constitution Street, Norman, Oklahoma, 73072, USA
004		125 Vicksburg Avenue, Norman, Oklahoma, 73071, USA
005		2000 West Brooks Street, Norman, Oklahoma, 73069, USA
006		329 South Peters Avenue, Norman, Oklahoma, 73069, USA
007		1701 12th Avenue Northeast, Norman, Oklahoma, 73071, USA
008		4145 West Robinson Street, Norman, Oklahoma, 73072, USA
009		SW 24th Avenue, Norman, Oklahoma, 73069, USA
010		West End, Little River Road, Norman, Oklahoma, 73071, USA
011		121 North Peters Avenue, Norman, Oklahoma, 73069, USA
012		1301 Da Vinci Street, Norman, Oklahoma, 73069, USA
013		1472 Da Vinci Street, Norman, Oklahoma, 73069, USA
014		636 & 676 & 668 East Lindsey Street, Norman, Oklahoma, 73069, USA
015		3942 Jenkins Avenue, Norman, Oklahoma, 73072, USA
017		3901 Chautauqua Avenue, Norman, Oklahoma, 73072, USA
018		411 East Main Street, Norman, Oklahoma, 73071, USA
019		2211 West Boyd Street, Norman, Oklahoma, 73069, USA
020		500 East Constitution Street, Norman, Oklahoma, 73072, USA
021		1000 168th Avenue Northeast, Norman, Oklahoma, 73026, USA
022		7405 East Alameda Drive, Norman, Oklahoma, 73026, USA
023		2207 Goddard Avenue, Norman, Oklahoma, 73069, USA
024		201B West Gray Street, Norman, Oklahoma, 73069, USA
025		4323 Country Club Terrace, Norman, Oklahoma, 73072, USA
026		321 N Webster Avenue, Norman, Oklahoma, 73069, USA
027		201 West Gray Street, Norman, Oklahoma, 73069, USA
028		201C West Gray Street, Norman, Oklahoma, 73069, USA
029		101 East Main Street, Norman, Oklahoma, 73069, USA
030		444 South Flood Avenue, Norman, Oklahoma, 73069, USA
031		508 North Peters Avenue, Norman, Oklahoma, 73069, USA
032		123 Beal Street, Norman, Oklahoma, 73069, USA
033		1001 East Robinson Street, Norman, Oklahoma, 73071, USA
035		200 South Jones Avenue, Norman, Oklahoma, 73069, USA
036		200 West Daws Street, Norman, Oklahoma, 73069, USA
037		3199 36th Avenue Northwest, Norman, Oklahoma, 73072, USA
038		Boyd Street & Wylie Road, Norman, Oklahoma, 73072, USA
039		600 East Lindsey Street, Norman, Oklahoma, 73069, USA
040		2498 36th Ave NE, Norman, Oklahoma, 73026, USA
041		1898 36th Avenue Northeast, Norman, Oklahoma, 73026, USA
042		3098 36th Avenue Northeast, Norman, Oklahoma, 73026, USA
043		2598 9th Avenue Northeast, Norman, Oklahoma, 73071, USA
044		1398 36th Avenue Northeast, Norman, Oklahoma, 73026, USA
045		2498 East Robinson Street, Norman, Oklahoma, 73071, USA
047		1399 East Rock Creek Road, Norman, Oklahoma, 73071, USA
048		3498 North Highway 77, Norman, Oklahoma, 73071, USA



049		3998 North Highway 77, Norman, Oklahoma, 73071, USA
050		4798 North Highway 77, Norman, Oklahoma, 73071, USA
051		4198 North Highway 77, Norman, Oklahoma, 73071, USA
052		4599 North Highway 77, Norman, Oklahoma, 73071, USA
053		5099 North Interstate Drive, Norman, Oklahoma, 73069, USA
054		1/2 mi N. of Franklin Rd, Norman, Oklahoma, 73026, USA
057		6798 North Interstate Drive, Norman, Oklahoma, 73072, USA
058		900 Blk of East Apache Street, Norman, Oklahoma, 73071, USA
060		East Carter Street & East Robinson Street, Norman, Oklahoma, 73071, USA
061		1/2 mi E. of NE 13th & Robinson, Norman, Oklahoma, 73071, USA
062		3599 North Porter Avenue, Norman, Oklahoma, 73071, USA
063		3298 12th Avenue Northeast, Norman, Oklahoma, 73071, USA
064		1898 East Tecumseh Road, Norman, Oklahoma, 73071, USA
065		3298 24th Avenue Northeast, Norman, Oklahoma, 73071, USA
066		4298 24th Avenue Northeast, Norman, Oklahoma, 73071, USA
067		2498 East Franklin Road, Norman, Oklahoma, 73071, USA
068		3398 East Franklin Road, Norman, Oklahoma, 73071, USA
069		4298 36th Avenue Northeast, Norman, Oklahoma, 73026, USA
070		3798 36th Avenue Northeast, Norman, Oklahoma, 73026, USA
071		4298 East Tecumseh Road, Norman, Oklahoma, 73026, USA
072		5401 East Tecumseh Road, Norman, Oklahoma, 73026, USA
073		5897 East Tecumseh Road, Norman, Oklahoma, 73026, USA
074		5799 North Floyd Cox Drive, Norman, Oklahoma, 73026, USA
075		6000 Corky Drive Northeast, Norman, Oklahoma, 73026, USA
076		6799 Day Drive, Norman, Oklahoma, 73026, USA
077		2198 72nd Avenue Northeast, Norman, Oklahoma, 73026, USA
078		7799 East Rock Creek Road, Norman, Oklahoma, 73026, USA
079		1399 Paso de Vaca Drive, Norman, Oklahoma, 73026, USA
080		1200 72nd Avenue Northeast, Norman, Oklahoma, 73026, USA
081		451 West Robinson Street, Norman, Oklahoma, 73069, USA
082		2900, 3000 & 3001 East Robinson Street, Norman, Oklahoma, 73071, USA
083		3500 South Jenkins Avenue, Norman, Oklahoma, 73072, USA
084		398 Bratcher-Miner Road, Norman, Oklahoma, 73072, USA
086		415 East Main Street, Norman, Oklahoma, 73071, USA
087		2420 Westport Drive, Norman, Oklahoma, 73069, USA
088		3180 108th Avenue Northeast, Norman, Oklahoma, 73026, USA
089		1900 West Robinson Street, Norman, Oklahoma, 73069, USA
090		3901 36th Avenue Northwest, Norman, Oklahoma, 73072, USA
091		1198 48th Avenue Northeast, Norman, Oklahoma, 73026, USA
092		859 36th Avenue Northeast, Norman, Oklahoma, 73026, USA
093		4698 96th Avenue Northeast, Norman, Oklahoma, 73026, USA
094		4799 72nd Ave NE, Norman, Oklahoma, 73069, USA
095		3998 72nd Avenue Northeast, Norman, Oklahoma, 73026, USA
096		6699 East Tecumseh Road, Norman, Oklahoma, 73026, USA
097		8399 East Rock Creek Road, Norman, Oklahoma, 73026, USA
098		4398 108th Avenue Northeast, Norman, Oklahoma, 73026, USA
099		4303 84th Avenue Northeast, Norman, Oklahoma, 73026, USA
100		4703 91st Avenue Northeast, Norman, Oklahoma, 73026, USA
101		101 West Gray Street, Norman, Oklahoma, 73069, USA
102		113 West Gray Street, Norman, Oklahoma, 73069, USA



103		115 West Gray Street, Norman, Oklahoma, 73069, USA
104		2351 Goddard Avenue, Norman, Oklahoma, 73069, USA
105		1507 West Lindsey Street, Norman, Oklahoma, 73069, USA
106		1310 Da Vinci Street, Norman, Oklahoma, 73069, USA
107		1814 Creighton Court, Norman, Oklahoma, 73071, USA
108		3001 East Alameda Street, Norman, Oklahoma, 73069, USA
109		1898 Legacy Park Drive, Norman, Oklahoma, 73069, USA
110		1311 Da Vinci Street, Norman, Oklahoma, 73069, USA
111		1317 Da Vinci Street, Norman, Oklahoma, 73069, USA
112		3051 Alameda Street, Norman, Oklahoma, 73071, USA
113		3432 South Jenkins Avenue, Norman, Oklahoma, 73072, USA
114		198 36th Avenue SE, Norman, Oklahoma, 73072, USA
115		2595 East Robinson Street, Norman, Oklahoma, 73071, USA
116		2699 East Post Oak Road, Norman, Oklahoma, 73068, USA
118		2996 East Rock Creek Road, Norman, Oklahoma, 73071, USA
119		3496 Wood Valley Road, Norman, Oklahoma, 73071, USA
120		4199 12th Avenue NE, Norman, Oklahoma, 73071, USA
121		4799 West Rock Creek Road, Norman, Oklahoma, 73072, USA
122		499 Sandpiper Lane, Norman, Oklahoma, 73071, USA
123		594 24th Avenue NE, Norman, Oklahoma, 73071, USA
124		598 Coalbrook Drive, Norman, Oklahoma, 73071, USA
125		698 Accipiter Street, Norman, Oklahoma, 73072, USA
126		4799 12th Avenue NW, Norman, Oklahoma, 73069, USA
128		1800 Northcliff Avenue, Norman, Oklahoma, 73071, USA
129		8495 East Franklin Road, Norman, Oklahoma, 73026, USA
130		8481 East Tecumseh Road, Norman, Oklahoma, 73026, USA
131		10999 East Tecumseh Road, Norman, Oklahoma, 73026, USA
132		4486 East Franklin Road, Norman, Oklahoma, 73026, USA
133		5198 East Franklin Road, Norman, Oklahoma, 73026, USA
134		5499 60th Avenue NE, Norman, Oklahoma, 73026, USA
135		5192 East Tecumseh Road, Norman, Oklahoma, 73026, USA
136		3197 60th Avenue NE, Norman, Oklahoma, 73026, USA
137		3801 108th Avenue NE, Norman, Oklahoma, 73026, USA
138		3110 West Franklin Road, Norman, Oklahoma, 73072, USA
140		3408 Jenkins Avenue, Norman, Oklahoma, 73072, USA
141		15295 State Highway 9, Norman, Oklahoma, 73026, USA
142		3240 108th Avenue Northeast, Norman, Oklahoma, 73026, USA
143		2797 East Robinson Street, Norman, Oklahoma, 73071, USA
144		3599 84th Avenue Southeast, Norman, Oklahoma, 73026, USA
145		3440 South Jenkins Avenue, Norman, Oklahoma, 73072, USA
146		3803 Chautauqua Avenue, Norman, Oklahoma, 73072, USA
149		1320 Da Vinci Street, Norman, Oklahoma, 73069, USA
150		320 E. Comanche Street, Norman, Oklahoma, 73069, USA
151		602 N. Findlay Avenue, Norman, Oklahoma, 73071, USA
153		225 N Webster Avenue, Norman, Oklahoma, 73069, USA
154		2201 Trae Young Drive, Norman, Oklahoma, 73072, USA
155		2705 E Robinson St, Norman, Oklahoma, 73071, USA
156		2701 E Robinson St, Norman, Oklahoma, 73071, USA
157		2709 E Robinson St, Norman, Oklahoma, 73071, USA
158		2301 Goddard Avenue, Norman, Oklahoma, 73069, USA
160		2801 E. Robinson Street, Norman, Oklahoma, 73071, USA



SCHEDULE OF SUB-LIMITED LOCATIONS

Sub-Limited Location Schedule

Loc. No.	Title	Address
127		103 West Acres Street, Norman, Oklahoma, 73069, USA
Sub-limit of liability:		
Personal Property		USD 2,869,000
Real Property		USD 43,326,740
Business Interruption		NOT COVERED
147		531 East Symmes Street, Norman, Oklahoma, 73071, USA
Sub-limit of liability:		
Location Limit		USD 100,000 not to exceed
Personal Property		NOT COVERED
Real Property		USD 100,000
Business Interruption		NOT COVERED



POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

Insured Name: City of Norman and Norman Utilities Authority

Date: 13 November 2025

Account Number: 57162

Insurer Name: Affiliated FM Insurance Company

The Terrorism Risk Insurance Act of 2002, as amended and extended, gives you the right as part of your property insurance program to elect or reject insurance coverage for locations within the United States or any territory or possession of the United States for losses arising out of acts of terrorism, as defined and certified in accordance with the provisions of the act.

You should know that where coverage is provided for losses resulting from certified acts of terrorism, such losses may be partially reimbursed by the United States government under a formula established by federal law. Under this formula, the United States government generally pays 80% of covered terrorism losses exceeding a statutorily established deductible paid by the insurer referenced above. The Terrorism Risk Insurance Act, as amended, contains a USD 100 billion cap that limits the U.S. government reimbursement as well as insurers' liability for losses resulting from certified acts of terrorism when the amount of such losses in any one program year exceeds USD 100 billion. If the aggregate insured losses for all insurers exceed USD 100 billion, your coverage may be reduced.

The premium charged for this coverage is provided below and does not include any charges for the portion of loss covered by the federal government under the act.

Acceptance or rejection of terrorism insurance coverage: under federal law, you have the right to accept or reject this offer of coverage for terrorist acts covered by the act as part of your property insurance program. If we do not receive this signed disclosure form prior to property insurance program inception date of 1 December 2025, then your property insurance program will reflect your decision not to purchase the terrorism coverage provided by the act.

_____ I hereby elect to purchase coverage for terrorist acts covered by the act for a premium of **USD 22,986**. This premium does not include applicable taxes or surcharges.

_____ I hereby decline this offer of coverage for terrorist acts covered by the act.

Policyholder/Applicant Signature

Date

Print Name