



PACKAGE COVERAGE PROPOSAL

PROPOSAL FOR

Town of Danville
49 N Wayne Street
Danville, IN 46122
Effective Date: 02/04/2022
Expiration Date: 02/04/2023

Presented and Serviced By

NFP Property and Casualty Services, Inc.
Bill Whalen



ASTRA INSURANCE

Astra Insurance offers coverage through Great American Insurance Group, (www.greatamericaninsurancegroup.com). The Public Sector of Great American Insurance Group is one of the leading providers of public entity insurance and reinsurance in the country. They are committed to providing customized insurance programs that meet the unique risk management needs of local, county and state governments, educational organizations and special service districts, such as park districts, water and sanitation districts, housing departments or other entities designed to serve the general public.

Great American Insurance Group's roots go back to 1872 with the founding of its flagship company, Great American Insurance Company. Based in Cincinnati, Ohio, the operations of Great American Insurance Group are engaged primarily in property and casualty insurance, focusing on specialty commercial products for businesses, and in the sale of traditional fixed and fixed-indexed annuities in the retail, financial institutions and education markets. The members of Great American Insurance Group are subsidiaries of American Financial Group, Inc. (AFG), also based in Cincinnati, Ohio. AFG's common stock is listed and traded on the New York Stock Exchange under the symbol AFG.

Company: Great American Insurance Company

AM Best Rating: A+

Size: XIII

Status: Admitted

SERVICES

Astra Insurance services are provided by Hylant Administrative Services, LLC. (HAS) a company of the Hylant Group dedicated to servicing the needs of preferred governmental and educational entities throughout the states of Indiana, Ohio, and Pennsylvania. Established in 1994, HAS provides property and casualty insurance coverages for about 1,200 governmental and educational entities.

SALES AND MARKETING | Our team partners with local independent agents who seek out and gather information from select governmental and educational entities. This results in a tailored insurance package that focuses on the specific need of each entity.

UNDERWRITING SERVICES | With expertise gained from more than 30 years of successful program underwriting, our team uses deep industry knowledge and experience to provide sound underwriting judgment and excellent customer service to ensure carrier, agent and client satisfaction. We build strong relationships with agency personnel through effective and timely communication throughout the policy life cycle and for special needs of any individual client. Our priority is customer service both before and after purchase and we will assist agents with analysis, customization and stewardship for their clients.

CLAIM SERVICES | The sole focus of our claims department is public entities. We are conversant in the immunities and defenses available to public entities. Our adjusters work to balance professionalism with compassion to produce sound claim practices and long-term solutions to litigation protecting the assets of your entity.

Prompt, informative notice enables our adjusters to better control your losses while providing excellent service. You should attempt to secure all important information surrounding the loss. However, if the information is not readily available, do not delay reporting the claim.

- **Damage to Your Vehicles or Property** - If your damaged property appears to have less than \$2,500 damage, you should secure 2 estimates from reputable repair facilities and report the claim. For non-drivable vehicles or more severely damaged property, our claims department will have the damage inspected and will assist you in the having repairs completed.
- **Injuries, Vehicle Damage or Property Damage of Others** - Please report these immediately to claims for proper investigation and handling.
- **Incidents** - Any event which could potentially lead to a claim or suit should be reported. The claims department will determine if any investigation or additional documentation is warranted. Early analysis of allegations can have a very positive effect on defending claims or suits that are filed in the future.
- **Suits** - All suits must be reported immediately.

Claim, Suit or Injury Reporting 24 hours a day / 365 days a year. All claims should be reported to 866-825-2467 (866-8CLAIMS), fax 800-924-6615 or email info@astrainsurancegroup.com.

RISK MANAGEMENT | Our field staff collaborate with each insured to identify existing or potential property and liability exposures. Technical assistance and resource materials focusing on areas of risk are available at no cost to assist you in managing and mitigating potential losses. Staff are also available for on-site training and other technical assistance on a variety of risk issues facing public entities. Their backgrounds range from Certified School Risk Manager, Environmental Health & Safety Professional, Logistics and Fleet Services and Certified Playground Safety Inspectors. Years of experience and knowledge of current regulatory requirements are utilized to assist in the identification of potential liability, property and fleet exposures for school and public entity risks.

The Process:

A Risk Management Profile - A risk management representative will conduct an on-site visit to identify existing and/or potential liability, property and fleet exposures using our risk profile worksheet.

Policy and Procedure Review - The Risk Management Department will review established policy and procedure manuals and offer written opinions from the review.

Recommendations – Risk mitigation recommendations will be made from the information gathered during the profile to assist in reducing identified areas of exposure.

Technical Assistance – Service team members are available to conduct site visits to discuss problem areas, specific concerns, and to assist in the development of written policies and procedures tailored to your operations and/or provide model policies and guidelines.

Continuous Improvement – Service team members are available to work with staff to develop continuous monitoring and inspection mechanism internally.

Training /Seminars:

- School Health and Safety Seminars
- Playground Presentations
- Safety Forces Meetings
- Building Security Protocols
- Conference Presentations on various risk management topics

Resource Materials:

The Risk Management Department maintains a database of resource materials and best practices on a variety of topics available to members upon request.



NAMED INSURED: TOWN OF DANVILLE
POLICY TERM: 02/04/2022 to 02/04/2023

SUMMARY OF COVERAGE

PROPERTY COVERAGE

LIMITS

Building and Personal Property	\$54,000,084
Specific Building and Personal Property	\$ 0
<i>See the Property Schedule for those locations covered on a blanket limit vs. specific basis and valuation.</i>	
Coinsurance	100%
Agreed Amount	Yes
Business Income	\$250,000
Extra Expense	\$500,000
Business Income (and Extra Expense)	\$ 0
Ordinance or Law Coverage – Combined Demolition and Increased Cost of Construction	\$500,000

CAUSES OF LOSS

Building and Personal Property	Special
Flood Annual Aggregate	\$25,000,000
Earthquake and Volcanic Eruption Annual Aggregate	\$25,000,000

DEDUCTIBLES

Building and Personal Property	\$5,000
Flood	\$25,000
Earthquake and Volcanic Eruption	\$25,000
Unmanned Aerial Systems	Not Covered

POLICY AMENDATORY COVERAGE ENDORSEMENT (PACE) EXTENSIONS

LIMITS

Animal Mortality/Injury	\$10,000
Architects / Engineers Fees And Loss Adjustment Expenses	Included
Arson Reward	\$1,000 Per Person subject to \$5,000 Maximum
Asbestos Clean-up And Removal – If Damaged	Included
Athletic Fields – Natural And Artificial Turf - Unscheduled	\$200,000

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NAMED INSURED: TOWN OF DANVILLE
POLICY TERM: 02/04/2022 to 02/04/2023

SUMMARY OF COVERAGE

PROPERTY COVERAGE CONTINUED

POLICY AMENDATORY COVERAGE ENDORSEMENT (PACE) EXTENSIONS

	LIMITS
Back Up Of Sewers And Drains	Included
Building Glass	Included
Buildings In The Course Of Construction	\$500,000
Cemetery Structures	\$10,000
Claim Preparation Expense	\$50,000
Commandeered Property	\$100,000
Crime Reward	\$1,000 Per Person subject to \$5,000 Maximum
Debris Removal – Additional Limit	\$50,000
Distance From Described Premises	1,000 Feet
Errors And Omissions	\$100,000
Expediting Expense	\$250,000
Fine Arts - Unscheduled	\$50,000
Fire Department Service Charge	\$25,000
Fire Protection Devices - Refill/Recharge	\$25,000
Foundations	Included
Grounds Maintenance Equipment	\$50,000
Landscaping – Unscheduled	\$50,000
Lock Re-keying/Replacement	\$2,500
Newly Acquired Or Constructed Property – Building	\$1,000,000
Newly Acquired Or Constructed Property – Your Business Personal Property	\$1,000,000
Newly Acquired Locations – Extra Expense	\$1,000,000
Outdoor Property	\$100,000
Paved Outdoor Athletic Court And Running Track Surfaces - Unscheduled	\$200,000

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POLICY TERM: 02/04/2022 to 02/04/2023

SUMMARY OF COVERAGE

PROPERTY COVERAGE CONTINUED

POLICY AMENDATORY COVERAGE ENDORSEMENT (PACE) EXTENSIONS

LIMITS

Personal Effects	\$5,000 Each Described Premises subject to \$50,000 Per Occurrence
Pollution Clean-Up And Removal	\$50,000
Property In Transit	\$200,000
Property Off Premises	\$50,000
Spoilage – Loss Of Refrigeration	\$25,000
Underground Pipes, Flues Or Drains	Included
Utility Service Interruption – Property, Business Income And Extra Expense Combined	\$250,000

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NAMED INSURED: TOWN OF DANVILLE
POLICY TERM: 02/04/2022 to 02/04/2023

PROPERTY SCHEDULE

PREM #	BLDG #	DESCRIPTION	ADDRESS	BUILDING LIMIT	PERSONAL PROPERTY LIMIT	VALUA- TION ⁽¹⁾	SPECIFIC LIMIT	MINE SUBSIDENCE	MINE SUBSIDENCE LIMIT
1	1	Clear Creek Lift Station #1	Clear Creek Drive	\$66,670	\$ 0	RC	False	No	\$ 0
2	1	Clear Creek Lift Station #2	633 Brookline Drive	\$66,381	\$ 0	RC	False	No	\$ 0
3	1	Park Ridge Lift Station	101 Parkridge Drive	\$86,713	\$ 0	RC	False	No	\$ 0
4	1	Woodfield Lift Station	21 Woodfield Green	\$115,548	\$ 0	RC	False	No	\$ 0
5	1	Commerce Park Lift Station	501 Commerce Drive	\$82,152	\$ 0	RC	False	No	\$ 0
6	1	Old Farm Lift Station	1135 Money Lane	\$91,274	\$ 0	RC	False	No	\$ 0
7	1	Green Valley Lift Station	601 Green Valley Drive	\$85,827	\$ 0	RC	False	No	\$ 0
8	1	County Home Lift Station	102 Twin Bridges Road	\$203,455	\$ 0	RC	False	No	\$ 0
9	1	Fire Chiefs Office	77 N Kentucky	\$302,995	\$52,500	RC	False	No	\$ 0
9	2	Standpipe Tank	77 N Kentucky	\$277,435	\$ 0	RC	False	No	\$ 0
10	1	Water Dept Pump Booster Station	Urban St	\$325,085	\$ 0	RC	False	No	\$ 0
10	2	N Elementary Standpipe Tank	Urban St	\$1,139,547	\$ 0	RC	False	No	\$ 0
11	1	Elevated Tank	Terry Kirtley Drive	\$1,913,987	\$ 0	RC	False	No	\$ 0

12	1	Pool Filter Building, Pool, Splash Pad	450 Leedy Drive	\$347,288	\$26,506	RC	False	No	\$ 0
12	2	Swimming Pool, Splash Pad, and Fencing	450 Leedy Drive	\$3,125,588	\$ 0	RC	False	No	\$ 0
12	3	Pool Gate House	450 Leedy Drive	\$568,251	\$43,697	RC	False	No	\$ 0
13	1	Park Shelter 2	600 E Main St	\$30,888	\$6,336	RC	False	No	\$ 0
13	2	North Park Restroom and Lift Station	600 E Main St	\$92,610	\$ 0	RC	False	No	\$ 0
13	3	Park Shelter 1	600 E Main St	\$101,884	\$6,336	RC	False	No	\$ 0
13	4	Park Office/Garage	600 E Main St	\$283,619	\$36,750	RC	False	No	\$ 0
13	5	Swinging Bridge	600 E Main St	\$117,560	\$ 0	RC	False	No	\$ 0
13	6	Train Station	600 E Main St	\$427,840	\$26,506	RC	False	No	\$ 0
13	7	Back Barn Storage	600 E Main St	\$59,978	\$10,500	RC	False	No	\$ 0
13	8	7 Benches, 4 Drinking Fountains, Fireman Playground, Lighting, Fencing, Basketball Goals, Monument, NP Playground	600 E Main St	\$456,104	\$ 0	RC	False	No	\$ 0
13	9	Bridge to North Park from Ellis	600 E Main St	\$86,822	\$ 0	RC	False	No	\$ 0
13	10	Gazebo	600 E Main St	\$28,941	\$ 0	RC	False	No	\$ 0
13	11	North Park Wellhouse	600 E Main St	\$162,545	\$ 0	RC	False	No	\$ 0
13	12	Amphitheater	600 E Main St	\$157,500	\$ 0	RC	False	No	\$ 0
13	13	Pickleball Courts	600 E Main St	\$157,500	\$ 0	RC	False	No	\$ 0
13	14	Rotary Gazebo	600 E Main St	\$17,850	\$ 0	RC	False	No	\$ 0
13	15	Winterland Storage	600 E Main St	\$189,000	\$10,500	RC	False	No	\$ 0

13	16	Train Station Lift Station	600 E Main St	\$82,152	\$ 0	RC	False	No	\$ 0
13	17	Baseball Concession & Crows Nest	600 E Main St	\$52,500	\$ 0	RC	False	No	\$ 0
13	18	Football Tower	600 E Main St	\$105,000	\$ 0	RC	False	No	\$ 0
13	19	Football Scoreboard	600 E Main St	\$10,500	\$ 0	RC	False	No	\$ 0
13	20	Bleachers (10)	600 E Main St	\$31,500	\$ 0	RC	False	No	\$ 0
13	21	Picnic Tables (25)	600 E Main St	\$6,563	\$ 0	RC	False	No	\$ 0
13	22	Water Department	600 E Main St	\$639,933	\$13,123	RC	False	No	\$ 0
13	23	Underground Well #1 - Near Main Park Entrance	600 E Main St	\$21,000	\$ 0	RC	False	No	\$ 0
13	24	Underground Well #2 - Near Swinging Bridge	600 E Main St	\$21,000	\$ 0	RC	False	No	\$ 0
13	25	Underground Well #3 - Near Baseball Field	600 E Main St	\$21,000	\$ 0	RC	False	No	\$ 0
13	26	Underground Well #4 - Near North Park Wellhouse	600 E Main St	\$21,000	\$ 0	RC	False	No	\$ 0
14	1	Blanton Woods Bridge	894 N Washington St	\$115,763	\$ 0	RC	False	No	\$ 0
14	2	Blanton Woods Shelter	894 N Washington St	\$11,472	\$1,325	RC	False	No	\$ 0
15	1	Fire Station 91	52 N Kentucky St	\$336,034	\$92,479	RC	False	No	\$ 0
16	1	Waste Water Treatment Plant	1000 E Broadway	\$12,806,071	\$1,781,574	RC	False	No	\$ 0
17	1	Town Garage	1010 E Broadway	\$783,717	\$127,236	RC	False	No	\$ 0
17	2	Property in the Open	1010 E Broadway	\$12,681	\$ 0	RC	False	No	\$ 0
17	3	Town Garage Storage	1010 E Broadway	\$156,745	\$12,865	RC	False	No	\$ 0

17	4	Salt Barn	1010 E Broadway	\$562,709	\$219,598	RC	False	No	\$ 0
17	5	Street Dept Storage	1010 E Broadway	\$80,831	\$ 0	RC	False	No	\$ 0
17	6	Public Works Generator	1010 E Broadway	\$103,523	\$ 0	RC	False	No	\$ 0
18	1	Blanton House	625 N Washington	\$437,473	\$27,311	RC	False	No	\$ 0
18	2	Blanton Carriage House	625 N Washington	\$23,153	\$21,848	RC	False	No	\$ 0
19	1	Memorial Sign, 1998 Playscape Equipment, 3 Park Benches	Ellis Park	\$294,550	\$ 0	RC	False	No	\$ 0
20	1	Stop Light	E Main & Old Farm	\$152,124	\$ 0	RC	False	No	\$ 0
21	1	Fire Station 92	50 Twin Bridges Road	\$1,235,987	\$131,250	RC	False	No	\$ 0
21	2	Fire Station 92 Storage Shed	50 Twin Bridges Road	\$21,000	\$1,050	RC	False	No	\$ 0
22	1	Telecommunications Building	400 Urban St	\$72,466	\$105,000	RC	False	No	\$ 0
23	1	Shooting Range	125 E Twin Bridges Road	\$52,743	\$ 0	RC	False	No	\$ 0
23	2	Storage Building	125 E Twin Bridges Road	\$2,111	\$ 0	RC	False	No	\$ 0
23	3	Property in the Open	125 E Twin Bridges Road	\$18,459	\$ 0	RC	False	No	\$ 0
23	4	24 Shooting Lanes	125 E Twin Bridges Road	\$17,580	\$2,600	RC	False	No	\$ 0
24	1	East Side Pump Station	East Main St	\$253,569	\$ 0	RC	False	No	\$ 0
25	1	Water Treatment Plant	620 E Main St	\$5,040,000	\$ 0	RC	False	No	\$ 0
26	1	Ashburton Lift Station	1541 Tottenham Drive	\$91,693	\$ 0	RC	False	No	\$ 0
27	1	Wexford Lift Station	1996 Knightsbridge Road	\$93,143	\$ 0	RC	False	No	\$ 0
28	1	Jefferson Lift Station	451 S Jefferson	\$168,443	\$ 0	RC	False	No	\$ 0

29	1	Fairgrounds Lift Station	East Main St	\$88,163	\$ 0	RC	False	No	\$ 0
30	1	Town Hall	49 N Wayne St	\$12,621,024	\$811,383	RC	False	No	\$ 0
31	1	Danville Jr High Lift Station	1399 50 South	\$93,143	\$ 0	RC	False	No	\$ 0
32	1	Arabesque Stage Cover	Town of Danville	\$55,212	\$ 0	RC	False	No	\$ 0
33	1	415 Hydrants, 49 Street Lights, 2236 Street Signs, 8 Sirens & Equip	Town of Danville	\$1,708,690	\$ 0	RC	False	No	\$ 0
34	1	Jack Willard Park	292 W Main St	\$63,000	\$ 0	RC	False	No	\$ 0
35	1	Community Gardens	1111 W Lincoln St	\$ 525	\$ 0	RC	False	No	\$ 0
36	1	Gary Eakin Park	600 E CR 50 N	\$1,050	\$ 0	RC	False	No	\$ 0
37	1	Tradition Lane Lift Station	Tradition Lane	\$109,537	\$ 0	RC	False	No	\$ 0
38	1	Stop Light	Twin Bridges	\$152,124	\$ 0	RC	False	No	\$ 0
13	27	Front Sign	600 E Main St.	\$94,500	\$ 0	RC	False	No	\$ 0
39	1	Multiple Unit House	195 East Main	\$319,820	\$ 0	RC	False	No	\$ 0

TOTAL **\$54,000,084**

- (1) RC Replacement Cost
 ACV Actual Cash Value
 FRC Functional Replacement Cost
 HV Historical Value

NAMED INSURED: TOWN OF DANVILLE
POLICY TERM: 02/04/2022 to 02/04/2023

UNMANNED AERIAL SYSTEMS SCHEDULE

UAS #	MANUFACTURER AND SPECIFICATION OF UAV	MANUFACTURER AND SPECIFICATION OF BASE STATION AND TRANSMITTER	PAYLOAD SIZE AND CONTENT	TOTAL WEIGHT OF UAV AND CONTENT	DESCRIPTION OF OPERATIONS	REPLACEMENT COST OF UAS
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NAMED INSURED: TOWN OF DANVILLE
POLICY TERM: 02/04/2022 to 02/04/2023

SUMMARY OF COVERAGE

EQUIPMENT BREAKDOWN COVERAGE

LIMITS

Property Damage	\$54,000,084
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DEDUCTIBLES

Property Damage	\$5,000
Indirect Damage	48 Hours
Perishable Goods	10% of Loss Subject to \$5,000 Minimum

SUBLIMITS

LIMITS

Off Premises Property Damage	\$250,000
Business Income	\$250,000
Extra Expense	\$500,000
Services Interruption	\$250,000
Contingent Business Income	\$250,000
Perishable Goods	\$250,000
Data Restoration	\$250,000
Demolition	\$250,000
Ordinance or Law	\$250,000
Expediting Expense	\$250,000
Hazardous Substances	\$250,000
Newly Acquired Locations	\$1,000,000
Green	\$250,000
Mold	\$250,000
Civil Authority	\$250,000
Public Relations	\$5,000
Brands and Labels	\$250,000
Errors and Omissions	\$250,000

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POLICY TERM: 02/04/2022 to 02/04/2023

SUMMARY OF COVERAGE

PROPERTY COVERAGE HIGHLIGHTS

Included

Blanket Coverage Unless Otherwise Specified

Replacement Cost Unless Otherwise Indicated

PROPERTY COVERAGE EXCLUSIONS

Nuclear, Biological, Chemical
Virus, Bacterium, Microorganisms,
Terrorism, Earthquake, Flood

Options:

Indiana Coal Mine Subsidence Premium:

Deductible: 2% of Limit of Insurance, but not less than \$250 or more than \$500

Limit: As shown on the Property Schedule

EQUIPMENT BREAKDOWN COVERAGE HIGHLIGHTS

Included

Joint Loss Agreement

EQUIPMENT BREAKDOWN COVERAGE EXCLUSIONS

Major Exclusions

Nuclear, Biological, Chemical

Virus, Bacterium, Microorganisms

Covered equipment" does not include "electrical generating equipment."

"Covered property" does not include plastic media used in trickle filters or other sewage processing equipment

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POLICY TERM: 02/04/2022 to 02/04/2023

SUMMARY OF COVERAGE

INLAND MARINE COVERAGES

COVERAGES	LIMITS
Accounts Receivable	\$100,000
Valuable Papers	\$100,000
Scheduled Mobile and Portable Equipment	\$3,118,116
Unscheduled Mobile and Portable Equipment (Subject to Limit of \$5,000 Any One Item)	\$52,500
Valuation of Scheduled and Unscheduled Mobile and Portable Equipment	Replacement Cost
Scheduled Fine Arts	\$28,500
Water and Sewer Pipeline	\$ 0

DEDUCTIBLES

Valuable Papers Deductible	\$1,000
Mobile and Portable Equipment Deductible	\$1,000
Fine Arts Deductible	\$1,000
Water and Sewer Pipeline Deductible	Not Covered

COMPUTER COVERAGE

	LIMITS
Computer Equipment	\$52,500
Computer Media	\$5,250
Computer Data	\$5,250
Computer Business Income	\$1,000
Computer Extra Expense	\$5,000
Computer Property Away From Premises and In Transit	\$2,000
Computer Virus	\$1,000

DEDUCTIBLES

Computer Equipment, Media and Data	\$1,000
Computer Business Income	24 Hours
Computer Extra Expense	24 Hours

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POLICY TERM: 02/04/2022 to 02/04/2023
MOBILE AND PORTABLE EQUIPMENT SCHEDULE

ITEM#	DESCRIPTION	SERIAL NO.	VALUE
1	1993 Ditch Witch Trencher 3500		\$31,500
3	1995 Bobcat Loader 509318WO		\$15,750
4	1988 Grummerschmidt A.C. Air Compressor		\$9,450
5	1988 Ford Tractor Model 1920 AP413A		\$9,345
6	1995 Kubota Tractor		\$34,650
7	1997 AM Roads Leaf Collector		\$27,300
8	2001 BOMAG MW900 Tandem Vibrator Roller	135831001141	\$13,335
9	2002 Cub Cadet Tractor w/Draw Machine	21676	\$18,370
11	Radar Sign		\$3,145
12	Asphalt Patching Machine	10014	\$26,250
13	2008 Kubota Excavator KX161R3AT3	70080	\$67,200
14	2006 Asphalt Hot Box KM8999T		\$18,900
15	1992 Woodchuck Chipper 44683370		\$10,500
16	2002 Yale Fork Lift GLP050RGEVAE086		\$21,000
17	2005 New Holland TM120 Tractor Incl Diam DBR050-23		\$84,000
18	Kubota Tractor		\$31,500
19	2007 Husqvarna ATV		\$5,250
20	2007 Husqvarna Mower LZ6127	103239508	\$12,600
21	Walk Behind Mower	7121686	\$1,575
23	2011 Kubota 326 P Kubota Tractor		\$12,075
24	2013 Dixie Chopper Mower		\$10,500
25	2012 Kubota RTV 1100 Utility Vehicle	32515	\$15,750
26	2010 RTV Kubota Diesel 4X4 RTV 1100		\$14,700
27	2013 Hyundai Wheel Loader Model HL 757-9		\$154,245
29	2011 Kubota 60" Diesel Mower		\$11,550
30	Hustler 72" Diesel Mower		\$12,600
31	Hustler 72" Diesel Mower		\$13,650
32	2011 Kubota 72" Diesel Mower		\$13,650

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33	Woods BW180-2 BATWING	1061741	\$18,900
34	2014 Kubota LA1353A M9960		\$52,500
35	Portable Generator		\$157,500
36	Kubota		\$10,500
37	2017 RTV900 - Stormwater Camera RTV		\$10,500
38	2017 Honda Water Pump WXT10T1049455		\$14,700
39	Yellow Pump		\$1,050
40	Blue Pump		\$3,675
41	2018 Kubota ZD1211 Mower	27680	\$13,650
42	2013 Kubota	37609	\$13,650
43	2018 Kubota	27681	\$13,650
44	1997 JLG Manlift 40H 054932	300031943	\$36,750
45	2014 JLG400S	3001815006	\$66,150
46	2016 CAT Skid Loader SVL95-25 30734/2FY0692		\$31,500
47	CAT Stump Grinder SG16B		\$8,400
48	CAT Angle Broom	69012108	\$3,150
49	2008 CAT Snow Blowers R117		\$1,050
50	2012 Brush Cutter BR172		\$2,100
51	Road Hog Cold Broom		\$26,250
52	Road Hog Broom		\$3,150
53	Road Hog Cold Planer		\$26,250
54	Hiniker 9.5		\$5,775
55	Sno Way 8.5" V Plow		\$7,140
56	Hiniker 9.5		\$5,775
57	Boss 8" 2'	102685	\$5,775
58	Hiniker 9.5 HENDERSON RTS X 6 X DD L		\$5,775
59	Hiniker 9.5 HENDERSON RTS X 6 X DD L		\$5,775
60	Hiniker 8.5		\$5,775
61	Hiniker 9.5 Swenson		\$5,775
62	Hiniker 9.5 Swenson		\$5,775
63	Hiniker 9.5		\$5,775
64	Root	3307898	\$10,500

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65	Henke Henke HX1000	20834	\$26,250
66	Henke Henke HX1000	20842	\$26,250
67	Henderson WSH-21964		\$25,200
68	2009 Kubotu RTV 900 96114888		\$14,700
69	Boss		\$5,775
70	Plow Snow-Way		\$1,050
71	Hinker 8.5		\$5,775
72	Boss 8"2'	96946	\$5,775
73	Police Department Equipment		\$47,250
74	Radio Equipment - Police & Fire		\$437,837
75	1994 Scotty Fire Safety House		\$12,600
76	Parks Dept Tools & Equip.		\$31,500
77	2006 Golf Cart Club Car		\$5,654
78	Tent at 50 Twin Bridges Road		\$7,350
79	Firefighter TurnOut Gear, Boots, Helmets		\$183,750
80	2018 Hustler Super Z Diesel 72" Cut Mower	18123500	\$19,406
81	Traffic Sign/Winterland		\$15,750
82	P350 Flexitrax Modular Crawler System Stormwater Camera		\$48,300
83	Stormwater Push Camera Camera, (2) Roller Skids, Receiver, and Hard Case		\$14,700
84	Winterland Light Display		\$525,000
85	Sign - #201818011102820	19110324	\$3,413
86	Sign -#20181801110563	19110326	\$3,413
87	Sign	19110323	\$3,413
88	AmRoads LeafVac ST-33		\$68,250
89	2021 Kubota ZD 1211		\$15,225
90	2001 NEW Holland Backhoe LB110	31035102	\$125,000
91	2015 CAT 420F2		\$74,550
92	2020 ALC Leaf Machine		\$62,000
93	2021 Graco Line Stripper Linelazer 5900		\$18,000
TOTAL			\$3,118,116

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FINE ARTS SCHEDULE

ITEM#	DESCRIPTION	APPRAISED VALUE
1	Betty Gold Sculpture	\$25,000
2	Nimrod	\$3,500
TOTAL		\$28,500

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NAMED INSURED: TOWN OF DANVILLE
POLICY TERM: 02/04/2022 to 02/04/2023

SUMMARY OF COVERAGE

INLAND MARINE COVERAGE HIGHLIGHTS

Extensions – Mobile and Portable Equipment

Replacement Cost

Debris Removal – Additional limit up to \$10,000

Pollutant Clean-up and Removal - \$10,000

Rental Reimbursement - \$500 day/\$10,000 max

Newly Acquired (Purchased/Leased/Rent/Borrow)
up to \$100,000 for 60 days

Extensions – Computer Equipment

Debris Removal –Included

Duplicates in Storage – ACV or \$10,000 max

Emergency Removal – Included up to 30 days

Fire Protection Recharge - \$10,000

Utility Services - \$25,000

Newly Acquired (Purchased/Leased/Rent/Borrow)
up to \$50,000 for 60 days

INLAND MARINE COVERAGE EXCLUSIONS

Major Exclusions

Nuclear, Biological, Chemical

Virus, Bacteria, Terrorism

Earthquake and Flood – Computer Coverage Only

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NAMED INSURED: TOWN OF DANVILLE
POLICY TERM: 02/04/2022 to 02/04/2023

SUMMARY OF COVERAGE

CRIME COVERAGES

LIMITS

Employee Theft	\$300,000
Forgery and Alteration	\$300,000
Money Orders and Counterfeit Money	Not Covered
Computer and Funds Transfer Fraud	Not Covered
Social Engineering Fraud	\$5,000
Inside Premises – Theft of Money and Securities	\$50,000
Outside Premises – Theft of Money and Securities	\$50,000

DEDUCTIBLES

Employee Theft	\$2,500
Forgery and Alteration	\$2,500
Money Orders and Counterfeit Money	Not Covered
Computer and Funds Transfer Fraud	Not Covered
Social Engineering Fraud	\$2,500
Inside Premises – Theft of Money and Securities	\$1,000
Outside Premises – Theft of Money and Securities	\$1,000

CRIME COVERAGE HIGHLIGHTS

Included	Loss Sustained Form Employee Theft - Faithful Performance
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CRIME COVERAGE EXCLUSIONS

Major Exclusions	Bonded Employees Treasurers and Tax Collectors Confidential, Personal Information Data Security Breach Pollution Virtual Currency Terrorism
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NAMED INSURED: TOWN OF DANVILLE
POLICY TERM: 02/04/2022 to 02/04/2023

SUMMARY OF COVERAGE

GENERAL LIABILITY

LIMITS

Bodily Injury and Property Damage – Each Occurrence and Sexual Abuse Injury – Each Sexual Abuse Offense	\$1,000,000
Failure to Supply – Each Occurrence Sublimit	Not Covered
Personal & Advertising Injury – Each Offense	\$1,000,000
Damage to Premises Rented to You – any one premises	\$500,000
Medical Expense – Per Person	\$10,000
Medical Expense – Any One Accident	\$10,000
Unmanned Aerial Systems	Not Covered
General Aggregate	\$3,000,000
Product and Completed Operations Aggregate	\$3,000,000
General Liability Deductible	\$0

EMPLOYEE BENEFITS LIABILITY

LIMITS

Employee Benefits Injury – Each Incident	\$1,000,000
Employee Benefits Injury Aggregate	\$3,000,000
Employee Benefits Deductible	\$2,500
Coverage Trigger	Occurrence
If Claim Made – Retroactive Date	

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NAMED INSURED: TOWN OF DANVILLE
POLICY TERM: 02/04/2022 to 02/04/2023

GENERAL LIABILITY HIGHLIGHTS

Who is an Insured	Elected or Appointed Officials Employees Authorized Volunteers EMTs/Nurses Medical Director Non-Medical
Extensions	Host Liquor Liability Good Samaritan Liability Reasonable Force to Protect Persons or Property Personal Property of a Member - \$500 Limit per Member Contractual Liability for Insured Contracts CCC - Property Incidental to an Instructional Program - \$50,000 limit
Pollution Exceptions	Hostile Fire Building Equipment Scheduled Operations Sewer Back Up
Other	Defense Outside Limits Non-auditable/Non-assessable

GENERAL LIABILITY EXCLUSIONS

Major Exclusions	Amusement Devices Including Inflatables Asbestos Epidemic and Pandemic Injury to Volunteer Fire Fighters Lead Manned and Unmanned Aircraft Nuclear Pollution Silica Terrorism
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NAMED INSURED: TOWN OF DANVILLE
POLICY TERM: 02/04/2022 to 02/04/2023

SUMMARY OF COVERAGE

LAW ENFORCEMENT LIABILITY	LIMITS
Law Enforcement Liability – Each Wrongful Act	\$1,000,000
Law Enforcement Liability Aggregate	\$3,000,000
Medical Expense – Per Person	\$10,000
Medical Expense – Any One Accident	\$50,000
Law Enforcement Deductible	\$2,500
Coverage Trigger	Occurrence

LAW ENFORCEMENT LIABILITY HIGHLIGHTS

Included	Authorized Moonlighting Canines and Equine Exposures Non-Owned Aircraft Chartered with a Crew Personal Property in Care, Custody and Control Sexual Abuse Injury Watercraft Under 20 feet
Other	Defense Outside Limits Non-auditable/Non-assessable

LAW ENFORCEMENT LIABILITY EXCLUSIONS

Major Exclusions	Asbestos Epidemic and Pandemic Lead Manned and Unmanned Aircraft Nuclear Pollution Silica
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NAMED INSURED: TOWN OF DANVILLE
POLICY TERM: 02/04/2022 to 02/04/2023

SUMMARY OF COVERAGE

PUBLIC OFFICIALS ERRORS AND OMISSIONS LIABILITY

LIMITS

Errors and Omissions Injury – Each Wrongful Act	\$1,000,000
Errors and Omissions Injury Aggregate	\$3,000,000
Errors and Omissions Injury Deductible	\$2,500
Coverage Trigger	Claims Made
If Claim Made – Retroactive Date	2/4/2001

EMPLOYMENT PRACTICES LIABILITY

LIMITS

Employment Practices Injury – Each Wrongful Act	\$1,000,000
Employment Practices Injury Aggregate	\$3,000,000
Employment Practices Injury Deductible	\$2,500
Coverage Trigger	Claims Made
If Claims Made, Retroactive Date	2/4/2001

LIABILITY COVERAGE EXTENSIONS

LIMITS

Non-Monetary Defense – Annual Aggregate	\$50,000
Non-Monetary Defense Deductible	\$2,500
Back Wages – Annual Aggregate	\$50,000
Back Wages Deductible	\$10,000

PRIOR ACTS COVERAGE

RETROACTIVE DATES

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NAMED INSURED: TOWN OF DANVILLE
POLICY TERM: 02/04/2022 to 02/04/2023

PUBLIC OFFICIALS ERRORS AND OMISSIONS LIABILITY HIGHLIGHTS

Included	Civil Rights, Discrimination Employed Attorneys, Architects, Engineers, Accountants Officials While setting on Other Boards Building Code, Zoning Enactment and Enforcement
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PUBLIC OFFICIALS LIABILITY EXCLUSION

Major Exclusions	Asbestos Benefit to the Named Insured Collective Bargaining Eminent Domain Epidemic and Pandemic Lead Nuclear Personal Profit Pollution Prior Notice Silica
Other	Defense Outside Limits (Exception Non-monetary) Non-auditable/Non-assessable

EMPLOYMENT PRACTICES LIABILITY

Included	Breach of Implied Contract Discrimination Sexual Harassment Unlawful Retaliation
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EMPLOYMENT PRACTICES LIABILITY EXCLUSIONS

Major Exclusions	Asbestos Collective Bargaining Epidemic and Pandemic Lead Nuclear
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NAMED INSURED: TOWN OF DANVILLE
POLICY TERM: 02/04/2022 to 02/04/2023

SUMMARY OF COVERAGE

EMPLOYMENT PRACTICES LIABILITY EXCLUSIONS

	Pollution
	Prior Notice, Pending Litigation
	Silica
	Strikes, Lockouts
Other	Defense Outside Limits (Exception Non-Monetary)
	Non-auditable/Non-assessable

MALICIOUS ACT COVERAGE

LIMITS

Malicious Act Aggregate	\$1,000,000
Malicious Act Injury and Death Benefit	
Death Benefit Aggregate	\$1,000,000
Death Benefit – Per Insured	\$25,000
Medical Expense Aggregate	\$25,000
Medical Expense – Per Insured	\$5,000
Malicious Act Expenses	
Emergency Medical Services Aggregate	\$5,000
Emergency Medical Services – Per Insured	\$1,000
Funeral Expenses Aggregate	\$25,000
Funeral Expenses – Per Insured	\$1,000
Personal Counseling Services Aggregate	\$10,000
Personal Counseling Services – Per Insured	\$2,500
Travel Expenses Aggregate	\$25,000
Travel Expenses – Per Insured	\$5,000

MALICIOUS ACT HIGHLIGHTS

Included	Supplementary Payments as follows:
	Group Trauma Counseling - \$25,000
	Extra Security - \$25,000
	Temporary Workers - \$25,000

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NAMED INSURED: TOWN OF DANVILLE
POLICY TERM: 02/04/2022 to 02/04/2023

SUMMARY OF COVERAGE

MALICIOUS ACT HIGHLIGHTS

Rental of Substitute Premises - \$10,000
Job Retraining Expenses - \$10,000
Recruitment Cost Expenses - \$5,000
Crisis Management - \$10,000

AUTOMOBILE COVERAGE

AUTOMOBILE LIABILITY

LIMITS

Bodily Injury and Property Damage Liability Combined Single Limit – Each Accident	\$1,000,000
Uninsured Motorist – Each Accident	\$1,000,000 Each Accident
Underinsured Motorist – Each Accident	\$1,000,000 Each Accident
Medical Payments – Each Accident	\$5,000
Auto Liability Deductible	\$0
Auto Liability Symbol	1 - Any Auto
Auto Medical Payment Symbol	2 - Owned Autos
Auto Uninsured/Underinsured Motorist Symbol	2 - Owned Autos

AUTOMOBILE PHYSICAL DAMAGE

LIMITS

Automobiles	Refer to Auto Schedule
Deductible	Refer to Auto Schedule
Auto Comprehensive Symbol	2, 8 - Owned Autos and Hired Autos
Auto Collision Symbol	2, 8 - Owned Autos and Hired Autos
Hired Car Physical Damage	\$50,000
Comprehensive Deductible	\$1,000
Collision Deductible	\$1,000
Physical Damage Towing	\$75

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NAMED INSURED: TOWN OF DANVILLE
POLICY TERM: 02/04/2022 to 02/04/2023

AUTOMOBILE HIGHLIGHTS

Automobile extensions – Applies when there are scheduled autos	Airbag Coverage up to \$1,000 Commandeered Auto Lease/Loan Gap Coverage Permanent Audio, Visual, Electronic Equipment Recertification of Emergency Autos Employees as Insureds – Primary Nonowned Lease/Loan Gap Coverage Rental Reimbursement – \$50 day/\$1,500 max
Other	Defense Outside Limits Non-auditable/Non-assessable

AUTOMOBILE EXCLUSIONS

Major Exclusions	Epidemic and Pandemic Nuclear Pollution Racing Silica
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NAMED INSURED: TOWN OF DANVILLE
POLICY TERM: 02/04/2022 to 02/04/2023

AUTOMOBILE SCHEDULE

VEH#	YEAR	DESCRIPTION	VIN#	COST NEW	REPLACE- MENT COST / STATED AMOUNT	VALUA- TION ⁽¹⁾	DEPT	COMP DED.	COLL DED.
1	1994	Ford Truck	1FDKF37M3RNA48881	\$28,000	\$ 0	ACV	Other	\$1,000	\$1,000
2	1973	Ditch Witch Trailer	5771	\$ 800	\$ 0	ACV	Other	\$1,000	\$1,000
3	1995	I.H. Dump	1HTSCANN7TH287359	\$50,000	\$ 0	ACV	Other	\$1,000	\$1,000
4	1971	3500 LB 12' Utility Trailer	4D5VA1212RS000540	\$6,000	\$ 0	ACV	Other	\$1,000	\$1,000
5	1998	Johnson Street Sweeper	1J9VM3H42WC172013	\$67,500	\$ 0	ACV	Other	\$1,000	\$1,000
6	2000	Ford F450	1FDXF46F1YEB96704	\$24,999	\$ 0	ACV	Other	\$1,000	\$1,000
7	1999	7000 LB 18" Utility Trailer	4RWUD18224NO18684	\$5,000	\$ 0	ACV	Other	\$1,000	\$1,000
8	2001	Ford Altec F350 bucket tr	1FDAF56F71ED00839	\$64,750	\$ 0	ACV	Other	\$1,000	\$1,000
9	2002	Chevy Dump Truck	1GBJK34U32F138827	\$28,647	\$ 0	ACV	Other	\$1,000	\$1,000
10	2002	Ford F550 4X4 Semi Truck	1FDAF57F02EC27877	\$49,892	\$ 0	ACV	Other	\$1,000	\$1,000
11	2002	Ford F550	8058	\$45,946	\$ 0	ACV	Other	\$1,000	\$1,000
12	2003	Ford Crown Victoria	2FAFP71W83X119606	\$23,960	\$ 0	ACV	Police	\$1,000	\$1,000
13	2003	GMC Pickup	1GTCS19H73825209	\$18,000	\$ 0	ACV	Other	\$1,000	\$1,000
14	2005	Ford F250	1FTNF21565EA04266	\$25,470	\$ 0	ACV	Other	\$1,000	\$1,000
15	2006	International Truck	1HTWGAZT36J319035	\$225,000	\$ 0	ACV	Other	\$1,000	\$1,000
16	1995	Ford E350	1FDKE37H4FHA79895	\$64,500	\$ 0	ACV	Other	\$1,000	\$1,000
17	2007	Freightliner VT650	1FVAB6BV37DW94913	\$168,500	\$ 0	ACV	Other	\$1,000	\$1,000

18	2006	Ford F550 4X2 Truck	1FDAF56P86EC65809	\$63,200	\$ 0	ACV	Other	\$1,000	\$1,000
19	1998	GMC/Chevy P32 Van	1GCJP3251J3311947	\$9,830	\$ 0	ACV	Other	\$1,000	\$1,000
20	2008	Better Built PH4022DT15 Trlr	4MNDP402681000884	\$17,990	\$ 0	ACV	Other	\$1,000	\$1,000
21	2009	Freightliner Dump Truck	1FVACWDT59HA5513	\$72,938	\$ 0	ACV	Other	\$1,000	\$1,000
22	2008	GMC Sierra	1GTEK19J88Z333457	\$27,095	\$ 0	ACV	Other	\$1,000	\$1,000
23	2009	Ford F550	1FDAF57Y39EA94561	\$45,000	\$ 0	ACV	Other	\$1,000	\$1,000
24	2018	Dodge Charger	2C3CDXKT0JH301144	\$38,000	\$ 0	ACV	Police	\$1,000	\$1,000
25	2018	Dodge Charger	2C3CDXKT9JH301143	\$38,000	\$ 0	ACV	Police	\$1,000	\$1,000
26	2018	Dodge Charger	2C3CDXKT5JH295762	\$38,000	\$ 0	ACV	Police	\$1,000	\$1,000
27	2018	Dodge Charger	2C3CDXKT9JH295764	\$38,000	\$ 0	ACV	Police	\$1,000	\$1,000
28	2018	Dodge Charger	2C3CDXKT2JH301145	\$38,000	\$ 0	ACV	Police	\$1,000	\$1,000
29	1996	Supermax 1 Ton	42EDPHF48R1000994	\$6,300	\$ 0	ACV	Other	\$1,000	\$1,000
30	2002	Utility 16 Ft	4RWVF1824AN01814	\$ 0	\$ 0	ACV	Other	Not Covered	Not Covered
31	2013	Chevrolet Silverado	1GC4KZCG6DF124463	\$38,560	\$ 0	ACV	Other	\$1,000	\$1,000
32	2014	Chevrolet Silverado	1GC1KVCG1EF100388	\$40,221	\$ 0	ACV	Other	\$1,000	\$1,000
33	2013	Sure Trac Cargo	5JWIC1426D2074038	\$4,000	\$ 0	ACV	Other	\$1,000	\$1,000
34	2014	Dodge Ram	3C65R5CT6EG190077	\$36,030	\$ 0	ACV	Other	\$1,000	\$1,000
35	2014	Dodge 550	3C7WRNFL0EG288588	\$57,325	\$ 0	ACV	Other	\$1,000	\$1,000
36	2014	Dodge 5500	3C7WRNFL9EG288587	\$57,325	\$ 0	ACV	Other	\$1,000	\$1,000
37	2015	Dodge Durango	1C4RDJFGXFC766749	\$35,285	\$ 0	ACV	Police	\$1,000	\$1,000
38	2015	Dodge Durango	1C4RDJFG8FC766751	\$35,285	\$ 0	ACV	Police	\$1,000	\$1,000
39	2015	Dodge 2500	3C6LR5AT3FG587234	\$30,717	\$ 0	ACV	Other	\$1,000	\$1,000
40	2014	Peterbilt 348	2NP3HJ8X1EM223700	\$165,000	\$ 0	ACV	Other	\$1,000	\$1,000

41	2015	Dodge Ram	1C6RR7XT4FS42652	\$29,495	\$ 0	ACV	Police	\$1,000	\$1,000
42	2016	Dodge Ram 1500	3C6JR7AG4GG148924	\$34,665	\$ 0	ACV	Other	\$1,000	\$1,000
43	2016	Peterbilt Truck	2NP3HJ8X0GM354863	\$125,507	\$ 0	ACV	Other	\$1,000	\$1,000
44	2016	Dodge Ram 2500	3C6MR5AJ7GG228165	\$40,985	\$ 0	ACV	Other	\$1,000	\$1,000
45	1993	International Truck	1HTSDPPR3PH494413	\$39,881	\$ 0	ACV	Other	\$1,000	\$1,000
46	2017	Peterbilt 348	2NP3LJ9XC7HM413616	\$140,091	\$ 0	ACV	Other	\$1,000	\$1,000
47	2005	Ford F150	1FTRF12WX5NA80608	\$19,610	\$ 0	ACV	Other	\$1,000	\$1,000
48	2017	Dodge Ram 5500	3C7WRNAL8HG750312	\$53,300	\$ 0	ACV	Other	\$1,000	\$1,000
49	2018	Dodge Durango	1C4RDJFG6JC330909	\$38,000	\$ 0	ACV	Police	\$1,000	\$1,000
50	2018	Dodge Ram	1C6RR7XT8JS297554	\$38,000	\$ 0	ACV	Police	\$1,000	\$1,000
51	2018	Dodge Ram	1C6RR7XT1JS301573	\$38,000	\$ 0	ACV	Police	\$1,000	\$1,000
52	2018	Dodge Ram	1C6RR7XT3JS293251	\$38,000	\$ 0	ACV	Police	\$1,000	\$1,000
53	1992	Max Lander Trailer	N/A	\$ 0	\$ 0	ACV	Other	Not Covered	Not Covered
54	1996	14 Ft SLTD Trailer	4UVPF1420T1000834	\$ 0	\$ 0	ACV	Other	Not Covered	Not Covered
55	2019	Suretrac Utility Trlr	5JW1U2028K1245528	\$4,500	\$ 0	ACV	Other	\$1,000	\$1,000
56	2019	Chevy Colorado Ext Cab	1GCHTBEN9K1186077	\$28,600	\$ 0	ACV	Other	\$1,000	\$1,000
57	2019	Chevy Silverado	3GCNYAEHXKG166110	\$32,900	\$ 0	ACV	Other	\$1,000	\$1,000
58	2017	Chevy Silverado	3GCUKNEH0HG353353	\$42,280	\$ 0	ACV	Other	\$1,000	\$1,000
59	2019	Chevy Silverado	3GCPYAEH8KG149394	\$37,900	\$ 0	ACV	Other	\$1,000	\$1,000
60	2019	Chevy Tahoe	1GNSKAEC2KR322916	\$50,900	\$ 0	ACV	Other	\$1,000	\$1,000
61	2019	Chevy Silverado	2GC2KREGIK1171511	\$40,200	\$ 0	ACV	Other	\$1,000	\$1,000
62	2016	Novae 14000 lb trailer	5JW1D1220H4159757	\$6,300	\$ 0	ACV	Other	\$1,000	\$1,000
63	2018	Dodge Charger	2C3CDXKT7J295763	\$38,000	\$ 0	ACV	Police	\$1,000	\$1,000
64	2021	Dodge Ram	1C6RR7XTXMS507092	\$30,150	\$ 0	ACV	Police	\$1,000	\$1,000

65	2021	Dodge Ram	1C6RR7XTXMS507091	\$30,200	\$ 0	ACV	Police	\$1,000	\$1,000
66	2010	Ford Escape	1FMCU9D77AKC24929	\$8,500	\$ 0	ACV	Other	\$1,000	\$1,000
67	2021	Dodge Durango	1C4SDJ FT6MC642263	\$33,300	\$ 0	ACV	Police	\$1,000	\$1,000
68	2021	Dodge Durango	1C4SDJFT6MC642261	\$33,874	\$ 0	ACV	Police	\$1,000	\$1,000
69	2021	Dodge Ram	1C6RR7XT1MS537824	\$29,871	\$ 0	ACV	Police	\$1,000	\$1,000
70	2021	Dodge Durango	1C4SDJFT6MC642262	\$33,922	\$ 0	ACV	Police	\$1,000	\$1,000
71	2021	Dodge Durango	1C4SDJFT6MC642274	\$33,822	\$ 0	ACV	Police	\$1,000	\$1,000
72	2021	Dodge Ram	1CGRR7XT3MS537825	\$29,871	\$ 0	ACV	Police	\$1,000	\$1,000
73	2021	Dodge Durango	1C4SDJFT6MC642275	\$33,822	\$ 0	ACV	Police	\$1,000	\$1,000
74	2021	Dodge Durango	1C4SDJFT6MC642276	\$33,822	\$ 0	ACV	Police	\$1,000	\$1,000
75	2021	Chevy Silverado 1500	1GCUYAEFXMZ323213	\$35,000	\$ 0	ACV	Other	\$1,000	\$1,000
76	2021	Dodge Ram	1C6RR7XT3MS507093	\$29,000	\$ 0	ACV	Other	\$1,000	\$1,000
77	2021	Dodge Ram 5500	3C7WRNBL7MG613256	\$51,400	\$ 0	ACV	Other	\$1,000	\$1,000
78	2021	Dodge Ram 1500	1C6RR7XT5MS507094	\$29,400	\$ 0	ACV	Police	\$1,000	\$1,000
79		Detro 20' Trailer	5JW1U2028K1245528	\$3,150	\$ 0	ACV	Other	\$1,000	\$1,000
80	2006	Johnston Sweeper	1FVAB6BV37DW94913	\$225,000	\$ 0	ACV	Streets	\$1,000	\$1,000
TOTAL				\$3,450,283	\$ 0				

(1) Valuation:

ACV = Actual Cash Value

RC = Replacement Cost

SA = Stated Amount

GARAGEKEEPERS SCHEDULE

LOCATION

LIMIT

DEDUCTIBLES

Comprehensive - Each
Customer's Auto

Comprehensive - Maximum Per
Event

Collision - Each Customer's Auto

NAMED INSURED: TOWN OF DANVILLE
POLICY TERM: 02/04/2022 to 02/04/2023

SUMMARY OF COVERAGE

EXCESS LIABILITY

LIMITS

Excess Limit – Each Occurrence, Offense, Accident, or Wrongful Act	\$4,000,000
Excess Aggregate	\$4,000,000

UNDERLYING INSURANCE

LIMITS

General Liability	\$1,000,000
Employee Benefits Liability	\$1,000,000
Law Enforcement Liability	\$1,000,000
Public Officials Errors and Omissions Liability	\$1,000,000
Employment Practices	\$1,000,000
Automobile Liability	\$1,000,000
Employers Liability	\$1,000,000

EXCESS HIGHLIGHTS

Included	Silo Limits Follow Form
Options	Employers Liability Available <ul style="list-style-type: none"> \$1mm/\$1mm/\$1mm Underlying AM Best Rating A- or Better

NAMED INSURED: TOWN OF DANVILLE
POLICY TERM: 02/04/2022 to 02/04/2023

EXCESS LIABILITY

Structure of Liability Limits Example

Total Limits Available (Excluding Auto)

\$25,000,000 Per Occurrence

\$35,000,000 Aggregate

Auto Liability - \$5,000,000 Each Accident with no Aggregate

General Liability	Employee Benefits Liability	Errors and Omissions Liability	Employment Practices Liability	Law Enforcement Liability	Automobile Liability
Primary Coverage					
\$1,000,000 Occ \$3,000,000 Agg	\$1,000,000 Occ \$3,000,000 Agg	\$1,000,000 Occ \$3,000,000 Agg	\$1,000,000 Occ \$3,000,000 Agg	\$1,000,000 Occ \$3,000,000 Agg	\$1,000,000 Occ No Aggregate
Excess Coverage					
\$4,000,000 Occ \$4,000,000 Agg	\$4,000,000 Occ \$4,000,000 Agg	\$4,000,000 Occ \$4,000,000 Agg	\$4,000,000 Occ \$4,000,000 Agg	\$4,000,000 Occ \$4,000,000 Agg	\$4,000,000 Occ No Aggregate
Total Available Limit – Each Coverage					
\$5,000,000 Occ \$7,000,000 Agg	\$5,000,000 Occ \$7,000,000 Agg	\$5,000,000 Occ \$7,000,000 Agg	\$5,000,000 Occ \$7,000,000 Agg	\$5,000,000 Occ \$7,000,000 Agg	\$5,000,000 Occ No Aggregate

NAMED INSURED: TOWN OF DANVILLE
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ADDITIONAL INTERESTS/LOSS PAYEE SCHEDULE

NAME	ADDRESS	CITY	ST	ZIP	INTEREST TYPE	INTEREST
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NAMED INSURED: TOWN OF DANVILLE
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PREMIUM SUMMARY

COVERAGE	PREMIUM
Property	\$52,537
Equipment Breakdown	\$6,331
Inland Marine	\$3,399
Crime	\$1,195
General Liability	\$18,781
Law Enforcement Liability	\$7,008
Public Official Errors and Omissions	\$2,445
Employment Practices Liability	\$10,950
Malicious Act	\$ 350
Automobile	\$44,544
Excess	\$12,322
Terrorism	\$2,441
Excess Terrorism	\$ 370
Total Annual Premium Including Terrorism	\$162,673
Total Annual Premium Excluding Terrorism	\$159,862

OPTIONS	PREMIUM
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POLICYHOLDER DISCLOSURE

TERRORISM COVERAGE UNDER THE TERRORISM RISK INSURANCE ACT

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, you have a right to purchase insurance coverage for losses resulting from acts of terrorism. *As defined in Section 102(1) of the Act:* The term “act of terrorism” means any act or acts that are certified by the Secretary of the Treasury – in consultation with the Secretary of Homeland Security, and the Attorney General of the United States – to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

You should know that where coverage is provided by this policy 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. However, your policy may contain other exclusions which might affect your coverage, such as an exclusion for nuclear events. Under the formula, the United States Government generally reimburses 80% beginning on January 1, 2020, of covered terrorism losses exceeding the statutorily established deductible paid by the insurance company providing the coverage. The premium charged for this coverage is provided below and does not include any charges for the portion of loss that may be covered by the federal government under the act.

You should also know that the Terrorism Risk Insurance Act, as amended, contains a \$100 billion cap that limits 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 calendar year exceeds \$100 billion. If the aggregate insured losses for all insurers exceed \$100 billion, your coverage may be reduced.

Acceptance or Rejection of Terrorism Coverage

- ☐ I hereby elect to purchase terrorism coverage for a prospective premium of **\$2,811**. (This additional premium will be included with the total premium shown on your policy’s Declarations page.) Failure to pay the premium by the due date will constitute rejection of the offer and your policy will be written to exclude the described coverage.
- ☐ I hereby decline to purchase terrorism coverage for certified acts of terrorism. I understand that I will have no coverage for losses resulting from certified acts of terrorism.

Policyholder/Applicant’s Signature

**Policyholder/Applicant’s Name
(Please Print)**

Named Insured

Policy Number

Insurance Company

Date

UNINSURED MOTORISTS COVERAGE AND UNDERINSURED MOTORIST COVERAGE SELECTION/REJECTION FORM

I have been given the opportunity to purchase Uninsured Motorists Coverage and Underinsured Motorists Coverage at limits equal to the liability coverage limits of my policy or at limits less than the liability limits of my policy.

I have also been given the right to reject uninsured Motorists Coverage and Underinsured Motorists Coverage.

I hereby

A. Select

- ☐ Uninsured Motorists Coverage and Underinsured Motorists Coverage at limits equal to the liability limit or my policy.
- ☐ Uninsured Motorists Coverage and Underinsured Motorists Coverage at a limit less than the liability limit of my policy.

B. Reject:

- ☐ Uninsured Motorists Coverage in its entirety.
- ☐ Underinsured Motorists Coverage in its entirety.
- ☐ Both Uninsured Motorists Coverage and Underinsured Motorists Coverage in their entirety.

The selection or rejection of coverage above on behalf of the named insured is a rejection on behalf of all other named insureds, all other insureds, and all other persons entitled to coverage under the policy.

The selection or rejection indicated above shall apply on the current policy and on all future renewals of such policy and all future policies issued to the named insured by the Company because of change of vehicle or coverage, or because of an interruption of coverage, until I notify the Company in writing that thereafter Uninsured Motorists Coverage or Underinsured Motorists Coverage is desired.

The representative signing below represents he or she is authorized by the first named insured on the Declarations to execute this Uninsured Motorists Coverage and Underinsured Motorist Coverage Selection/Rejection Form.

Signature

Title

Named Insured

Date