

Insurance Proposal

2017 – 2018



A Custom Presentation prepared for

Madison County Sheriff's Department

Woods Cavett, Jr.

Regions Insurance, Inc.
1020 Highland Colony Parkway
Ridgeland, MS 39157
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Your Team

At Regions Insurance, you have a team of specialists dedicated to providing a wealth of resources to serve your needs.

Regions Insurance, Inc
 1020 Highland Colony Parkway, Suite 302, Ridgeland, MS 39157
 Phone: 601 790-8500 Fax: 601-607-7341

Team Member	Contact Information
Woods Cavett, Jr. Agent	woods.cavett@regions.com Direct Phone: 601-790-8550
Denise Wilcox Customer Service Associate	denise.wilcox@regions.com Direct Phone: 601-790-8547
Trey Day Marketing Specialist	Trey.Day@regions.com Direct Phone: 601-790-8521
Carl Parker Loss Control Specialist	Carl.Parker@regions.com Direct Phone: 601-790-8506
Bill Robertson Loss Control Specialist – Trucking	Bill.Robertson@regions.com Direct Phone: 601-790-8548
Lisa Lay Claims	Lisa.Lay@regions.com Direct Phone: 601-790-8529
John Harless Personal Lines Agents	John.Harless@regions.com Direct Phone: 601-790-8577
Gail Thomas Bond Specialists	Gail.Thomas@regions.com Direct Phone: 601-790-8517

The coverage you need. The guidance you trust.SM

Law Enforcement Liability

Policy Period: 03/01/2016 to 03/01/2017

Nova Casualty Company

A.M. Best Rating A XV

Admitted

Coverage	Limit
Each Wrongful Act	\$ 1,000,000
Aggregate	\$ 2,000,000

Deductible	
Each Wrongful Act Including LA&E	\$ 25,000

Retro Date	
Coverage does not apply to claims before	11/10/86

Terms and Conditions including but not limited to:

- Coverage is CLAIMS MADE
- See Policy for all

Notable Exclusions including but not limited to:

- Nuclear Energy Liability
- Fungi/Bacteria
- Lead
- Asbestos
- See Policy For All

Premium Basis

- Per signed application

Quote subject to:

- **Premium is estimated only and subject to Management Approval**

Estimated Annual Premium	\$	116,365
Policy Fee (Fully Earned)	\$	4,522
Total Estimated	\$	120,887

Insurance Company Ratings

A.M. Best Company Rating

Recognized as a leader in determining the financial stability of an insurance company, A. M. Best assigns ratings based on an insurance company's balance sheet, operating performance and business profile. These ratings reflect A.M. Best's opinion as to the relative position of each company in comparison with others, based upon averages within the property-casualty insurance industry. This information is provided to you so that consideration is given to the financial condition of our proposed companies. The financial information disclosed is the most recent available and does not guarantee the financial condition of the proposed companies. For more information on A.M. Best ratings go to <http://www.ambest.com>.

Financial Strength Rating

A++ & A+	Superior
A & A-	Excellent
B++ & B+	Good
B & B-	Fair
C++ & C+	Marginal
C & C-	Weak
D	Poor
E	Under Regulatory Supervision
F	In Liquidation
S	Rating Suspended

Financial Size Categories

Ranges in millions of US dollars

I	Less than 1	XI	750 to 1,000
II	1 to 2	XII	1,000 to 1,250
III	2 to 5-	XIII	1,250 to 1,500
IV	5 to 10	XIV	1,500 to 2,000
V	10 to 25	XV	2,000 or greater
VI	25 to 50		
VII	50 to 100		
VIII	100 to 250		
IX	250 to 500		
X	500 to 750		

Secure: A++, A+, A, A-, B++, B+

Vulnerable: B, B-, C++, C+, C, C-, D, E, F, S

Admitted Carrier:

An insurance company licensed and authorized to conduct business in a specific state and regulated by the state's insurance department. An admitted carrier is required to file their rates and forms with the state. In the event of a carrier's insolvency, the state guaranty fund provides limited protection for an insured. All states, Puerto Rico and the District of Columbia have a state guaranty fund.

Non-Admitted Carrier

An insurance company authorized to conduct business in a specific state. A non-admitted carrier (also referred to as a surplus lines company) may not be regulated by the state's insurance department and does not file their rates and forms with the state. Non-admitted carriers are not covered by the state's guaranty fund so an insured has no protection under the state guaranty fund in the event of a carrier's insolvency.

Summary of Insurance

Coverage	Premium
Law Enforcement Liab	\$ 120,887

- Above premiums include all applicable fees and surplus lines tax, if any.
- Higher limits and/or additional coverages may be available upon request.
- This proposal is for illustration and information purposes only. It does not replace, supplement, alter, or amend the terms and conditions of the insurance policy.
- The values, limits of insurance and other information contained in this proposal are based upon the information furnished by you. Please advise if any changes are needed.
- Always refer to your policy for the specific terms, conditions, limitations, exclusions, and definitions that will govern in the event of a loss including the rights and duties of both you and the insurance company.

Payment Terms:

- Annual Pay

Compensation Disclosure Notice

COMPENSATION DISCLOSURE NOTICE for Regions Insurance Group, Inc. and its Affiliates and Subsidiaries

Regions Insurance values the relationships we have with our clients and insurance companies, and we want to make sure you understand how we are compensated. Accordingly, we may have a specific agreement to receive compensation or fees from our client for services rendered. We can also receive compensation from an insurance company, its parent, affiliate or other party in the form of commissions, which are calculated as a percentage of the premium paid to the carrier that our agency represents. This commission payment reflects the fact that we provide services to our clients on behalf of the insurance company. If an intermediary, such as an excess and surplus lines broker, wholesale broker or similar organization is used in the placement of or service to your account, we may receive compensation from the intermediary or an insurance company. This could also include compensation paid to or by intermediaries and insurance companies that are affiliated with or owned by Regions Insurance, Inc. or Regions Insurance Group, Inc.

We may also receive additional compensation from some insurance companies based on incentive or contingent criteria such as the amount of our total premium written with an insurance company, underwriting profitability, or other factors. We generally do not know, nor does the insurance company know, the amount of such payments, if any, until the underwriting year is closed. At your request, we will be pleased to supply further details of any type of compensation that relates to your account.

You may pay your premium in full upon placement of your insurance, finance your premium through a financial institution of your choice, pay your premium on an installment basis with your insurance company, or we may assist you in financing your premium through a premium finance company. In the event that we assist you in arranging for the financing of your premium, we may receive a fee or other compensation from the premium finance company. If the insurance premium is paid to or collected by our agency, we may receive investment income on that premium while it is in our bank account. If you have any questions regarding compensation related to your account, please do not hesitate to contact your account representative or our corporate office.

ELECTRONIC TRANSACTION AUTHORIZATION AND LIMITATIONS FORM

The undersigned for itself and its affiliates and related companies hereby acknowledges and agrees that Regions Insurance, Inc. ("Regions Insurance") may conduct business by electronic means with the undersigned and its representatives to the fullest extent allowed by applicable law including, but not limited to, treating signatures on copies of electronic documents as original signatures including this document and accepting delivery of insurance applications, notices, policies, endorsements or other documents as attachments to an email, by facsimile transmission, or by an encrypted external hard drive device. This acknowledgement will remain in effect until the undersigned provides thirty (30) days written notice to Regions Insurance of its desire to no longer conduct business by electronic means. All notices shall be delivered to Regions Insurance Group, Inc., 1901 6th Avenue North, Suite 1720, Birmingham, Alabama 35203 Attention: Chief Administrative Officer with a copy to Regions Insurance Group, Inc., 6000 Poplar Avenue, Suite 300, Memphis, Tennessee 38119 Attention: General Counsel.

The undersigned for itself and its affiliates and related companies acknowledges that insurance coverage or changes to insurance coverages may not be bound or made by email or voice mail without a written confirmation of such binding or change by Regions Insurance.

The undersigned for itself and its affiliates and related companies acknowledges that documents or records provided by Regions Insurance to the undersigned should be retained and stored by the undersigned for such future reference and use as may be needed by the undersigned. Regions Insurance will retain documents and records only in accordance with its document and record retention and destruction policy which may change from time to time.

Print Name of Company: _____

Signature of Representative: _____

Print Name of Representative: _____

Title of Representative: _____

Date: _____

Claim Reporting Guidelines

You should immediately report any loss or claim you become aware of which might be covered by your insurance policy or policies including a communication from a lawyer representing a potential claimant, a communication from anyone making a specific demand for payment of money, a notice from any governmental agency or insurance department, or a copy of a lawsuit to:

Lisa Lay

Regions Insurance

Email: lisa.lay@regions.com

Phone: 601 790-88529

Fax: 601-326-4754

When you provide a report of any loss or claim, you will need to provide:

- Policy number or insured name
- Date, Time and Location of the loss or damage
- Description of the loss including any damages and/or injuries sustained
- Name of others involved, if applicable
- If you're reporting an auto accident claim, include vehicle make, model, year and VIN
- If you have an injured employee, please complete your state-specific First Report of Injury form and file it directly with your workers' compensation insurance carrier. If the employee could be entitled to coverage under a Federal Act, refer to the following page for Federal Reporting Guidelines.

After the carrier has received your claim, they will assign a claim number and a claims representative who will contact you to speak with you about the loss and request any additional information that may be needed.

Regions Insurance will monitor your claim to ensure that your claim(s) are handled properly. Regions will maintain the necessary follow-up to reduce undue delay of settlement and assist you with any questions or concerns you may have about the claim's progress.

Should you like to discuss a specific loss, please contact Lisa Lay.

PLEASE NOTIFY US IMMEDIATELY IF YOU RECEIVE A LAWSUIT, A DEMAND FOR ARBITRATION OR MEDIATION.

ALL LAWSUITS SHOULD BE EITHER FAXED or EMAILED TO REGIONS INSURANCE, INC. IMMEDIATELY DUE TO TIME CONSTRAINTS!