

Memo

To: Board of Supervisors
From: Shelton Vance
County Administrator
CC:
Date: November 6, 2017
Re: Insurance – Flora Library

Upon review of our insurance policy, I have found that we are insuring the building that houses the Flora Library. After review of the Library Services agreement, I found that the Town of Flora agreed to provide insurance for this structure.

After conversation with the Mayor of Flora, I have been provided with confirmation from Flora's insurance agent that the building is covered by Flora's insurance policy. The policy information is attached.

Please authorize excluding this building from our insurance coverage.

Shelton Vance

From: Tonja Johnson <tjohnson@mcls.ms>
Sent: Friday, October 27, 2017 1:12 PM
To: Shelton Vance
Subject: RE: Madison County - City of Flora

Yes, that is correct. We have blanket coverage on contents for all of our buildings.

Tonja Johnson, MLIS

Director
Madison County Library System
102 Priestley St.
Canton, MS 39046
601-859-7733 ext. 101
601-859-0014 (fax)
<http://www.mcls.ms>



Madison County
LIBRARY SYSTEM
Knowledge • Community • Imagination

"Libraries are innately subversive institutions, born of the radical notion that every single member of society deserves free, high quality access to knowledge and culture."

From: Shelton Vance [<mailto:Shelton.Vance@madison-co.com>]
Sent: Friday, October 27, 2017 1:08 PM
To: Tonja Johnson <tjohnson@mcls.ms>
Cc: Buddy Voelkel <harold.voelkel@madison-co.com>
Subject: FW: Madison County - City of Flora

Tonja,

Just confirming...

According to documents that I have received, Flora has insurance on the Flora Library building. MCLS has insurance on the contents. Madison County is dropping coverage of the building.

SV

From: Leslie Childress [<mailto:lchildress@telepak.net>]
Sent: Friday, October 27, 2017 11:57 AM
To: Shelton Vance
Subject: Re: Madison County - City of Flora

Sorry I didn't know, but if you want to have the policy on the library that is fine with us. Thanks,LC

From: Shelton Vance
Sent: Friday, October 27, 2017 11:31 AM

Shelton Vance

From: Agency <ccsia@bellsouth.net>
Sent: Friday, October 27, 2017 10:15 AM
To: Shelton Vance
Cc: lchildress@telepak.net
Subject: Madison County - City of Flora
Attachments: 2017_10_26_08_13_25.pdf; Flora.PDF

I apologize. You are correct on the address for the Library. Attached is a revised copy of the renewal.....it is actually location #6 on the policy which is 144 Clark St- Flora, MS 39071.

If you need anything else, please let me know.

Thanks!
Rachel Williams

Clyde C. Scott Insurance Agency
PO Box 16508
Jackson, MS 39236

Phone 601-362-6911
Fax 601-362-6923

ccsia@bellsouth.net

From: Shelton Vance [<mailto:Shelton.Vance@madison-co.com>]
Sent: Thursday, October 26, 2017 2:59 PM
To: lchildress@telepak.net
Cc: ccsia@bellsouth.net
Subject: FW: Madison County - City of Flora

Mayor Childress,

I have received a document from Clyde Scott Insurance indicating that EMCASCO Insurance covers the City Library in Flora. The address is shown as 420 W Center St.

Just confirming, is this the library at 144 Clark St? Or, is there another building at 420 W Center?

SV

From: Agency [<mailto:ccsia@bellsouth.net>]
Sent: Thursday, October 26, 2017 10:05 AM
To: Shelton Vance
Subject: RE: Madison County - City of Flora

I told you the wrong location this morning.....

Attached is the property renewal for the City of Flora. Madison County Board of Supervisors is the mortgagee for Loc #7: 420 W Center ST- Flora, MS 39071

To: Shelton Vance
Subject: RE: Madison County - City of Flora

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Rachel Williams

Clyde C. Scott Insurance Agency
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Jackson, MS 39236

Phone 601-362-6911
Fax 601-362-6923

ccsia@bellsouth.net

From: Shelton Vance [<mailto:Shelton.Vance@madison-co.com>]
Sent: Thursday, October 26, 2017 8:14 AM
To: ccsia@bellsouth.net
Subject: Madison County - City of Flora

The information contained in this email and/or attached document(s) is for the exclusive use of the individual(s) named above. This email may contain confidential, privileged and non-disclosable information. Any views or opinions presented in this email are solely those of the sender and do not necessarily represent those of the Madison County Library System.

To: Agency
Cc: lchildress@telepak.net
Subject: RE: Madison County - City of Flora

So, Mayor.

If I understand this correctly, we have been double-insuring this building. Flora has paid per the inter-local agreement with the library system and county. And, Madison County has been paying in error.

We will remove the Flora Library building from our coverage.

Shelton

From: Agency [<mailto:ccsia@bellsouth.net>]
Sent: Friday, October 27, 2017 10:15 AM
To: Shelton Vance
Cc: lchildress@telepak.net
Subject: Madison County - City of Flora

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PO Box 16508

Jackson, MS 39236

Phone 601-362-6911

Fax 601-362-6923

ccsia@bellsouth.net

From: Shelton Vance [<mailto:Shelton.Vance@madison-co.com>]

Sent: Thursday, October 26, 2017 8:14 AM

To: ccsia@bellsouth.net

Subject: Madison County - City of Flora



EMCASCO INSURANCE COMPANY

PRIOR POLICY: 3A6-38-75

COMMERCIAL PROPERTY DECLARATIONS

POLICY PERIOD: FROM 11/04/17 TO 11/04/18

* POLICY NUMBER *
* 3 A 6 - 3 8 - 7 5---18 *

NAMED INSURED :

PRODUCER :

CITY OF FLORA
PO BOX 218
FLORA MS 39071-0218

CLYDE C. SCOTT INSURANCE AGENCY
4744 I 55 N
PO BOX 16508
JACKSON MS 39236-6508

AGENCY BILL

AGENT: BH 5513
AGENT PHONE: (601)362-6911
CLAIM REPORTING: (888)362-2255
SERVICING CARRIER: (601)572-3850

INSURED IS: MUNICIPALITY

BUSINESS DESC: CITY

SEE ATTACHED SCHEDULE FOR DESCRIPTION OF LOCATIONS,
SPECIAL INTERESTS AND DEDUCTIBLES

Table with 2 columns: COVERAGES PROVIDED, PREMIUM. Row 1: BLANKET 001 - SEE SCHEDULE FOR DESCRIPTION, \$ 16,198.00. Row 2: TOTAL PROPERTY PREMIUM, \$ 16,198.00.

FORMS APPLICABLE:

CP0090(07/88)*, CP0140(07/06)*, CP7001A(02/12)*, CP7003A(02/12)*,
CP7121(05/10)*, CP7121.4(04/09)*, CP7313(05/08)*, CP8075(07/06)*,
CP8087(05/10)*, IL0119(01/07)*, IL0282(09/08)*, IL0952(01/15)*,
IL7131A(04/01)*, IL7306(08/98)*, IL8383.2A(01/15)*, IL8384A(01/08)*

DATE OF ISSUE: 10/18/17 (BPP)

FORM: CP7000A ED. 2-12

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1. The first part of the document discusses the importance of maintaining accurate records of all transactions. This is essential for ensuring the integrity of the financial statements and for providing a clear audit trail.

2. The second part of the document outlines the various methods used to collect and analyze data. These methods include direct observation, interviews, and the use of statistical models. Each method has its own strengths and limitations, and it is important to choose the most appropriate one for the specific research question.

The final part of the document concludes with a summary of the key findings and a discussion of the implications for future research. It is hoped that this work will provide a valuable contribution to the understanding of the complex issues surrounding financial reporting and data analysis.



EMCASCO INSURANCE COMPANY
FLORA CITY OF

POLICY NO: 3A6-38-75---18
EFF DATE: 11/04/17 EXP DATE: 11/04/18

COMMERCIAL PROPERTY SCHEDULE

BLANKET COVERAGE APPLIES ONLY AS INDICATED BY AN ENTRY BELOW:

Blanket: 001 Buildings At Locs: 023
Property In the Open at Locs:007, 008, 009, 010,
011, 012, 013, 014, 015, 016, 017, 018, 019, 022, 024
Combined Building(s) and Personal Property at Locs: 001, 002,
003, 004, 005, 006, 020, 021

Blanket Limit of Insurance: \$ 5,364,000 Coinsurance: 90%

=====
Loc 001 168E CARTER ST
FLORA, MS
39071-3000

For Inspection Contact: DEBRA ROSS - CITY CLERK (601)879-8686

Building Number 001

Description: 1 STORY FRAME BLDG
IN PROTECTION CLASS 06
Occupancy: CITY HALL

Deductible Per Occurrence: \$1,000 On All Covered Causes of Loss

| Coverage | Covered Causes Of Loss | Blkt No. | Spec Int | Optional Coverages |
|------------------------------------|------------------------|----------|----------|--------------------|
| BUILDING | Special | 001 | | Replacement Cost |
| PERSONAL PROPERTY OF YOUR BUSINESS | Special | 001 | | Replacement Cost |

=====
Loc 002 137 KEARNEY PARK RD
FLORA, MS
39071-8009

For Inspection Contact: DEBRA ROSS - CITY CLERK (601)879-8686

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DATE OF ISSUE: 10/18/17 (BPP)

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EMCASCO INSURANCE COMPANY
FLORA CITY OF

POLICY NO: 3A6-38-75---18
EFF DATE: 11/04/17 EXP DATE: 11/04/18

C O M M E R C I A L P R O P E R T Y S C H E D U L E

Special Interest(s)

001 Mortgagee
MADISON COUNTY BOARD OF
SUPERVISORS
PO BOX 608
CANTON, MS 39046-0608

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DATE OF ISSUE: 10/18/17 (BPP)

FORM: CP7001A ED. 2-12 BPP 09/11/17 117 BP 3A63875 1801



EMCASCO INSURANCE COMPANY

PRIOR POLICY: 3A6-38-75

COMMERCIAL PROPERTY DECLARATIONS

POLICY PERIOD: FROM 11/04/17 TO 11/04/18

* POLICY NUMBER *
* 3 A 6 - 3 8 - 7 5---18 *

NAMED INSURED :

PRODUCER :

CITY OF FLORA
PO BOX 218
FLORA MS 39071-0218

CLYDE C. SCOTT INSURANCE AGENCY
4744 I 55 N
PO BOX 16508
JACKSON MS 39236-6508

AGENCY BILL

AGENT: BH 5513
AGENT PHONE: (601)362-6911
CLAIM REPORTING: (888)362-2255
SERVICING CARRIER: (601)572-3850

INSURED IS: MUNICIPALITY

BUSINESS DESC: CITY

SEE ATTACHED SCHEDULE FOR DESCRIPTION OF LOCATIONS,
SPECIAL INTERESTS AND DEDUCTIBLES

Table with 2 columns: COVERAGE S PROVIDED and PREMIUM. Row 1: BLANKET 001 - SEE SCHEDULE FOR DESCRIPTION, \$ 16,198.00. Row 2: TOTAL PROPERTY PREMIUM, \$ 16,198.00.

FORMS APPLICABLE:

CP0090(07/88)*, CP0140(07/06)*, CP7001A(02/12)*, CP7003A(02/12)*,
CP7121(05/10)*, CP7121.4(04/09)*, CP7313(05/08)*, CP8075(07/06)*,
CP8087(05/10)*, IL0119(01/07)*, IL0282(09/08)*, IL0952(01/15)*,
IL7131A(04/01)*, IL7306(08/98)*, IL8383.2A(01/15)*, IL8384A(01/08)*

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DATE OF ISSUE: 10/18/17 (BPP)

FORM: CP7000A ED. 2-12

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EMCASCO INSURANCE COMPANY

PRIOR POLICY: 3A6-38-75

~~COMMERCIAL~~ ~~PERSONAL~~ ~~PROPERTY~~ ~~DISCONTINUATIONS~~

~~POLICY PERIOD FROM 11/04/17 TO 11/04/18~~

* POLICY NUMBER *
* 3 A 6 - 3 8 - 7 5---18 *

N A M E D I N S U R E D :

P R O D U C E R :

CITY OF FLORA
PO BOX 218
FLORA MS 39071-0218

CLYDE C. SCOTT INSURANCE AGENCY
4744 I 55 N
PO BOX 16508
JACKSON MS 39236-6508

AGENCY BILL

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CLAIM REPORTING: (888)362-2255
SERVICING CARRIER: (601)572-3850

INSURED IS: MUNICIPALITY

BUSINESS DESC: CITY

SEE ATTACHED SCHEDULE FOR DESCRIPTION OF LOCATIONS,
SPECIAL INTERESTS AND DEDUCTIBLES

| C O V E R A G E S P R O V I D E D | P R E M I U M |
|--|---------------|
| BLANKET 001 - SEE SCHEDULE FOR DESCRIPTION | \$ 16,198.00 |
| TOTAL PROPERTY PREMIUM | \$ 16,198.00 |

FORMS APPLICABLE:

CP0090(07/88)*, CP0140(07/06)*, CP7001A(02/12)*, CP7003A(02/12)*,
CP7121(05/10)*, CP7121.4(04/09)*, CP7313(05/08)*, CP8075(07/06)*,
CP8087(05/10)*, IL0119(01/07)*, IL0282(09/08)*, IL0952(01/15)*,
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EMCASCO INSURANCE COMPANY
FLORA CITY OF

POLICY NO: 3A6-38-75---18
EFF DATE: 11/04/17 EXP DATE: 11/04/18

COMMERCIAL PROPERTY SCHEDULE

Building Number 001

Description:

1 STORY JSD/MAS BLDG

IN PROTECTION CLASS 06

Occupancy:

CITY LIBRARY

Deductible Per Occurrence: \$1,000 On All Covered Causes of Loss

| Coverage | Covered Causes Of Loss | Blkt No. | Spec Int | Optional Coverages |
|---------------------------|------------------------|----------|----------|--------------------|
| BUILDING | Special | 001 | 001 | Replacement Cost |
| PERSONAL PROPERTY OF YOUR | Special | 001 | | Replacement Cost |
| BUSINESS | | | | |

Loc 007 420 W CENTER ST
FLORA, MS
39071

For Inspection Contact: DEBRA ROSS - CITY CLERK (601)879-8686

Building Number 001

Description:

1 STORY BLDG

IN PROTECTION CLASS 06

Occupancy:

WATER TANK

Deductible Per Occurrence: \$1,000 On All Covered Causes of Loss

| Coverage | Covered Causes Of Loss | Blkt No. | Spec Int | Optional Coverages |
|----------|------------------------|----------|----------|--------------------|
| BUILDING | Special | 001 | | Replacement Cost |

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DATE OF ISSUE: 10/18/17 (BPP)

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FORM: CP7001A ED. 2-12

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EMCASCO INSURANCE COMPANY
FLORA CITY OF

POLICY NO: 3A6-38-75---18
EFF DATE: 11/04/17 EXP DATE: 11/04/18

C O M M E R C I A L P R O P E R T Y S C H E D U L E

Special Interest(s)

(001)

Mortgagee

MADISON COUNTY BOARD OF
SUPERVISORS
PO BOX 608
CANTON, MS 39046-0608

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DATE OF ISSUE: 10/18/17 (BPP)

FORM: CP7001A ED. 2-12 BPP 09/11/17 117 BP 3A63875 1801



EMCASCO INSURANCE COMPANY
FLORA CITY OF

POLICY NO: 3A6-38-75---18
EFF DATE: 11/04/17 EXP DATE: 11/04/18

COMMERCIAL PROPERTY SCHEDULE

BLANKET COVERAGE APPLIES ONLY AS INDICATED BY AN ENTRY BELOW:

Blanket: 001 Buildings At Locs: 023
Property In the Open at Locs:007, 008, 009, 010,
011, 012, 013, 014, 015, 016, 017, 018, 019, 022, 024
Combined Building(s) and Personal Property at Locs: 001, 002,
003, 004, 005, 006, 020, 021

Blanket Limit of Insurance: \$ 5,364,000 Coinsurance: 90%

=====
Loc 001 168E CARTER ST
FLORA, MS
39071-3000

For Inspection Contact: DEBRA ROSS - CITY CLERK (601)879-8686

Building Number 001

Description: 1 STORY FRAME BLDG IN PROTECTION CLASS 06
Occupancy: CITY HALL

Deductible Per Occurrence: \$1,000 On All Covered Causes of Loss

| Coverage | Covered Causes Of Loss | Blkt No. | Spec Int | Optional Coverages |
|------------------------------------|------------------------|----------|----------|--------------------|
| BUILDING | Special | 001 | | Replacement Cost |
| PERSONAL PROPERTY OF YOUR BUSINESS | Special | 001 | | Replacement Cost |

=====
Loc 002 137 KEARNEY PARK RD
FLORA, MS
39071-8009

For Inspection Contact: DEBRA ROSS - CITY CLERK (601)879-8686

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DATE OF ISSUE: 10/18/17 (BPP)

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EMCASCO INSURANCE COMPANY
FLORA CITY OF

POLICY NO: 3A6-38-75---18
EFF DATE: 11/04/17 EXP DATE: 11/04/18

COMMERCIAL PROPERTY SCHEDULE

Special Interest(s)

001 Mortgagee
MADISON COUNTY BOARD OF
SUPERVISORS
PO BOX 608
CANTON, MS 39046-0608

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DATE OF ISSUE: 10/18/17 (BPP)

FORM: CP7001A ED. 2-12 BPP 09/11/17 117 BP 3A63875 1801



EMCASCO INSURANCE COMPANY

PRIOR POLICY: 3A6-38-75

COMMERCIAL PROPERTY DECLARATIONS

POLICY PERIOD: FROM 11/04/17 TO 11/04/18

POLICY NUMBER
3 A 6 - 3 B - 7 5 - 18

NAMED INSURED:

PRODUCER:

CITY OF FLORA
PO BOX 218
FLORA MS 39071-0218

CLYDE C. SCOTT INSURANCE AGENCY
4744 I 55 N
PO BOX 16508
JACKSON MS 39236-6508

AGENCY BILL

AGENT: BH 5513
AGENT PHONE: (601)362-6911
CLAIM REPORTING: (888)362-2255
SERVICING CARRIER: (601)572-3850

INSURED IS: MUNICIPALITY BUSINESS DESC: CITY

SEE ATTACHED SCHEDULE FOR DESCRIPTION OF LOCATIONS,
SPECIAL INTERESTS AND DEDUCTIBLES

| COVERAGES PROVIDED | PREMIUM |
|--|---------------------|
| BLANKET 001 - SEE SCHEDULE FOR DESCRIPTION | \$ 16,198.00 |
| TOTAL PROPERTY PREMIUM | \$ 16,198.00 |

FORMS APPLICABLE:

CP0090(07/88)*, CP0140(07/06)*, CP7001A(02/12)*, CP7003A(02/12)*,
CP7121(05/10)*, CP7121.4(04/09)*, CP7313(05/08)*, CP8075(07/06)*,
GB8087(05/10)*, IL0119(01/07)*, IL0282(09/08)*, IL0952(01/15)*,
IL7131A(04/01)*, IL7306(08/98)*, IL8383.2A(01/15)*, IL8384A(01/08)*

DATE OF ISSUE: 10/18/17 (BPP)

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09/11/17

117

BP

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EMCASCO INSURANCE COMPANY
FLORA CITY OF

POLICY NO: 3A6-38-75--18
EFF DATE: 11/04/17 EXP DATE: 11/04/18

C O M M E R C I A L P R O P E R T Y S C H E D U L E

BLANKET COVERAGE APPLIES ONLY AS INDICATED BY AN ENTRY BELOW:

Blanket: 001 Buildings At Locs: 023
Property In the Open at Locs: 007, 008, 009, 010,
011, 012, 013, 014, 015, 016, 017, 018, 019, 022, 024
Combined Building(s) and Personal Property at Locs: 001, 002,
003, 004, 005, 006, 020, 021

Blanket Limit of Insurance: \$ 5,364,000 Coinsurance: 90%

Loc 001 168E CARTER ST
FLORA, MS
39071-3000

For Inspection Contact: DEBRA ROSS - CITY CLERK (601)879-8686

Building Number 001

Description: 1 STORY FRAME BLDG
IN PROTECTION CLASS 06
Occupancy: CITY HALL

Deductible Per Occurrence: \$1,000 On All Covered Causes of Loss

| Coverage | Covered Causes Of Loss | Blkt. No. | Spec Int | Optional Coverages |
|------------------------------------|------------------------|-----------|----------|--------------------|
| BUILDING | Special | 001 | | Replacement Cost |
| PERSONAL PROPERTY OF YOUR BUSINESS | Special | 001 | | Replacement Cost |

Loc 002 137 KEARNEY PARK RD
FLORA, MS
39071-8009

For Inspection Contact: DEBRA ROSS - CITY CLERK (601)879-8686

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DATE OF ISSUE: 10/18/17

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(CONTINUED)

FORM: CP7001A ED. 2-12

BPP

09/11/17

117

BP

3A63875 1801

EMCASCO INSURANCE COMPANY
FLORA CITY, OF

POLICY NO: 3A6-38-75-18
EFF DATE: 11/04/17 EXP DATE: 11/04/18

COMMERCIAL PROPERTY SCHEDULE

Building Number 001

Description:
1 STORY FRAME BLDG
IN PROTECTION CLASS 06

Occupancy:
VEHICLE MAINTENANCE

Deductible Per Occurrence: \$1,000 On All Covered Causes of Loss

| Coverage | Covered Causes Of Loss | Blkt No. | Spec Int | Optional Coverages |
|------------------------------------|------------------------|----------|----------|--------------------|
| BUILDING | Special | 001 | | Replacement Cost |
| PERSONAL PROPERTY OF YOUR BUSINESS | Special | 001 | | Replacement Cost |

Loc 005 172 CARTER ST
FLORA, MS
39071-3000

For Inspection Contact: DEBRA ROSS - CITY CLERK (601)879-8686

Building Number 001

Description:
1 STORY FIRE RESIST BLDG
IN PROTECTION CLASS 06

Occupancy:
PUBLIC WORKS STORAGE

Deductible Per Occurrence: \$1,000 On All Covered Causes of Loss

| Coverage | Covered Causes Of Loss | Blkt No. | Spec Int | Optional Coverages |
|------------------------------------|------------------------|----------|----------|--------------------|
| BUILDING | Special | 001 | | Replacement Cost |
| PERSONAL PROPERTY OF YOUR BUSINESS | Special | 001 | | Replacement Cost |

* Loc 006 144 CLARK ST
FLORA, MS
39071-9382

For Inspection Contact: DEBRA ROSS - CITY CLERK (601)879-8686

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DATE OF ISSUE: 10/18/17 (BPP)

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EMCASCO INSURANCE COMPANY
FLORA CITY OF

POLICY NO: 3A6-38-75---18
EFF DATE: 11/04/17 EXP DATE: 11/04/18

COMMERCIAL PROPERTY SCHEDULE

Building Number 001

Description:
1 STORY JSTD MAS BLDG
IN PROTECTION CLASS 06

Occupancy:
CITY LIBRARY - Loc #6

Deductible Per Occurrence: \$1,000 On All Covered Causes of Loss.

| Coverage | Covered Causes Of Loss | Blkt No. | Spec Int | Optional Coverages |
|------------------------------------|------------------------|----------|----------|--------------------|
| BUILDING | Special | 001 | 001 | Replacement Cost |
| PERSONAL PROPERTY OF YOUR BUSINESS | Special | 001 | | Replacement Cost |

Loc: 007 420 W CENTER ST
FLORA, MS
39071

For Inspection Contact: DEBRA ROSS - CITY CLERK (601)879-8686

Building Number 001

Description:
1 STORY BLDG
IN PROTECTION CLASS 06

Occupancy:
WATER TANK

Deductible Per Occurrence: \$1,000 On All Covered Causes of Loss

| Coverage | Covered Causes Of Loss | Blkt No. | Spec Int | Optional Coverages |
|----------|------------------------|----------|----------|--------------------|
| BUILDING | Special | 001 | | Replacement Cost |

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DATE OF ISSUE: 10/18/17 (BPP)

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FORM: CP7001A ED: 2-12

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09/11/17

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PAGE NO: 16

EMCASCO INSURANCE COMPANY
FLORA CITY OF

POLICY NO: 3A6-38-75---18
EFF DATE: 11/04/17 EXP DATE: 11/04/18

COMMERCIAL PROPERTY SCHEDULE

Special Interest(s)

001 Mortgagee
MADISON COUNTY BOARD OF
SUPERVISORS
PO BOX 608
CANTON, MS 39046-0608

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FORM: CP/001A ED: 2-12 BPP 09/11/17 117 BP 3A63875 1801