



# Proposal of Insurance

prepared for:

Madison County Board of Supervisors  
P.O. Box 608  
Canton MS 39046

Presented by:  
Frank Bordeaux  
Account Executive

Linda Webb  
Account Manager

3/14/2019

 **BXS** INSURANCE  
A SUBSIDIARY OF BANCORPSOUTH BANK



## Important Please Read

As you review our proposal, please keep these thoughts in mind.

Always refer to the policies for specific coverage questions. Our proposal is a general overview only. The policy contract determines where and if coverage is available.

Consider flood and earthquake coverage. Neither flood loss nor earthquake loss are covered under standard property policies. All of us have exposure to floods and earthquakes.

The property and liability limits that we illustrate in this proposal are options only. We can provide additional alternative limit options if you request. The selection of limits is solely your decision.

Please notify us throughout the policy year of changes in your business that may affect your exposure to risk. Failure to do so may result in uncovered losses.

Our inspections, reports and recommendations are provided to assist in your efforts to establish and maintain a safe workplace and not to warrant workplace safety or compliance with applicable laws, regulations or standards. Our observations and suggestions are not a substitute for legal advice. You bear this ultimate responsibility and are encouraged to seek appropriate legal counsel when implementing a program or process to maintain a comprehensive workplace safety program.

Loss control is a daily responsibility of your management. Our visits are not a substitute for your own loss control program. Recommendations are developed from conditions observed at the time of our visit. The do not include every possible loss potential, code violation, or exception to good practice.

The solvencies of the insurance carriers that you select are of utmost importance. Unless notified otherwise, all carriers have a Best Guide rating of A- or better.

In order to offer you choices, our agency maintains relationships with a number of insurance companies. Most of these companies pay our agency a commission when we place coverage with them. Some companies issue policies on a net basis to us, and we in turn, will charge you an agency fee. Some companies do pay our agency a contingency commission at the end of the calendar year if the group of insurance customers placed with that company has been profitable. Such an arrangement is an incentive for our agency to work with you to prevent losses as well as send profitable business to insurance carriers.

Our relationship with you is based on trust and we do our best to make no representation that would mislead anyone about any aspect of the products or services that we offer.

We value your trust and have always held it in the highest regard; therefore, we will continue to do all that we can to fully represent you in the insurance marketplace.

This is only a brief summary, not a contract. Please see policy for full details, limitations and exclusions.



**Madison County Board of Supervisors**  
**P.O. Box 608**  
**Canton, MS 39046**

**Contract Number: MAD2019**  
**Effective Date: 4/1/2019**  
**Expiration Date: 4/1/2020**

**PROPERTY COVERAGES**

Insurance applies on a BLANKET basis only to a coverage or type of property for which a Limit of Insurance is shown below and then only at the premises location for which a value for such coverage or property is shown on the Statement of Values, or subsequently reported to and insured by us. MASIT also offers a wide array of sublimits tailored to meet the unique coverage needs of Mississippi counties.

Coinsurance does NOT apply to Blanket Coverages.

Replacement Cost applies to covered property unless stated differently in the quote

Replacement Cost means the cost of repairing, replacing, constructing or reconstructing (whichever is the least) the property on the same site, using new materials of like kind and quality and for like occupancy without deduction for depreciation.

	<b>Limits</b>	<b>Deductibles</b>	<b>Annual Contribution</b>
<b>I. Property Pool Limit - per occurrence</b>	<b>\$1,000,000,000</b>	<b>\$10,000</b>	<b>\$98,919.55</b>
Earthquake - Per Occurrence and Aggregate	\$125,000,000	\$10,000	Included
Earthquake - New Madrid - Per Occurrence and Aggregate	\$75,000,000	\$10,000	Included
Flood - Non-SFHA - Per Occurrence and Aggregate	\$125,000,000	\$10,000	Included
Flood - SFHA - Per Occurrence and Aggregate	\$10,000,000	\$10,000	Included
<b>County Limit - per occurrence</b>			
Electronic Data Processing Equipment	Included	\$10,000	Included
Electronic Data Processing Media	\$2,500,000	\$10,000	Included
Extra Expense	\$2,500,000	\$10,000	Included
Increased Cost of Construction	\$25,000,000	\$10,000	Included
Accounts Receivable	\$2,500,000	\$10,000	Included
Valuable Papers and Records	\$2,500,000	\$10,000	Included
Newly Acquired	\$2,500,000	\$10,000	Included
Mobile Equipment	ACV or RCV	\$2,500	Included
Fine Arts	\$1,000,000	\$10,000	Included
Property in Transit	\$2,500,000	\$10,000	Included
Debris Removal	Greater of \$2,500,000 or 25% of loss	\$10,000	Included
Course of Construction	\$2,500,000	\$10,000	Included
Equipment Breakdown Coverage	\$100,000,000	\$10,000	Included
Miscellaneous Unnamed Locations	\$2,500,000	\$10,000	Included
Errors & Omissions	\$2,500,000	\$10,000	Included
Terrorism Coverage - Certified/Non-Certified	Included	\$10,000	Included
Contingent Business Interruption/Extra Expense	\$100,000	\$10,000	Included
Decontamination Costs	\$500,000	\$10,000	Included
Deferred Payments	\$100,000	\$10,000	Included
Expediting Expense	\$500,000	\$10,000	Included
Extended Period of Indemnity	\$1,000,000	\$10,000	Included
Ingress/Egress	\$2,500,000	\$10,000	Included
Interruption by Civil Authority	\$2,500,000	\$10,000	Included
Landscaping	\$100,000 (\$15,000 any one tree/shrub)	\$10,000	Included
Leasehold Interest	\$2,500,000	\$10,000	Included
Mobile Medical Equipment	\$250,000	\$10,000	Included
Named Storm	\$50,000,000	\$10,000	Included
Professional Fees	\$100,000	\$10,000	Included
Pollutant Cleanup	\$100,000	\$10,000	Included
Service Interruption	\$2,500,000	\$10,000	Included
Tax Treatment of Profits	\$100,000	\$10,000	Included
Temporary Removal	Included	\$10,000	Included
Unmanned Aerial Systems	As Scheduled	\$10,000	Included
Unscheduled Contingent Tax Revenue Interruption	\$100,000	\$10,000	Included
Unscheduled Tunnels, Bridges, Runways, and Dams	\$250,000	\$10,000	Included
Upgrade to Green	up to \$1,000,000	\$10,000	Included
Watercraft	\$1,500,000 (\$250,000 any one)	\$10,000	Included
Wharfs, Piers, Docks, Pilings, and Bulkheads	\$1,000,000 (\$500,000 any one location)	\$10,000	Included
Leased, Borrowed and Rented Equipment	\$250,000	\$2,500	Included

This is only a brief summary, not a contract. Please see policy for full details, limitations and exclusions.



## II. Crime

Employee Dishonesty	\$100,000	\$2,500	Included
Forgery or Alteration	\$100,000	\$2,500	Included
Money and Securities, Inside and outside	\$100,000	\$2,500	Included
Computer Fraud	\$100,000	\$2,500	Included
Social Engineering Fraud	\$100,000	\$25,000	Included

## LIABILITY COVERAGES

### III. General Liability

#### What is Covered?

This coverage is designed to cover the premises and operations exposures of the county insured. It covers amounts any count is legally required to pay as damages for covered injury or damage that results from an occurrence, including, but not limited to

- Reasonable Force Property Damage
- Owned Watercraft Less Than 52 Feet
- Damage to Premises Rented to You
- Good Samaritan Services Coverage
- Host Liquor Liability
- Unintentional Omission
- Knowledge and Notice of Occurrence or Offense
- Blanket Waiver of Subrogation

#### Who is Covered?

Public Entity	Owners, Managers or Lessors of Premises
Elected or Appointed Officials	Lessors of Equipment
Board Members	Watercraft Users
Employees and Volunteer Workers	VFD's if Authorized by County & Exposures Provided

Your Law Enforcement Activities or Operations, including jail premises and operations, are included if selected and purchased

Law Enforcement Liability is designed to cover the premises and operations exposures and the professional liability of law enforcement agencies, including jail operations. It covers amounts any county is legally required to pay as damages for covered bodily injury, property damage or personal injury that results from the conduct of law enforcement-related activities of you law enforcement agency and its employees in the course and scope of their employment and is caused by a wrongful act. Wrongful act is defined as any act, error or omission and includes but is not limited to, coverage for the following

- Bodily Injury, Personal Injury and Property Damage
- Mental Anguish, Emotional Distress, Humiliation
- Authorized Moonlighting
- False Arrest, Detention or Imprisonment
- False or Improper Service of Process
- Handling and treatment of corpses and dispensing of medication
- Injury due to the use of mace, pepper spray or tear gas
- Canine and Equine Exposures
- Mutual Aid Agreements
- Violation of Civil Rights protected under any federal, state or local law

#### Other

- Pay on Behalf of basis
- Duty to defend claims and suits even if allegations are groundless, false, or fraudulent
- All claims involving use of an automobile are subject to the automobile insuring agreement

	Limits	Deductibles	Annual Contribution
A. Bodily Injury and Property Damage			
per occurrence	\$500,000	\$0	<b>\$43,735.30</b>
per occurrence not subject to Tort Claims Act	\$1,000,000		Included
B. Personal Injury	\$500,000		Included
C. Employee Benefits Injury	\$500,000		Included
Employee Benefits Injury Retroactive Date	7/1/1993		Included
D. Products/Completed Operations	\$500,000		Included
E. Law Enforcement Liability	\$2,000,000	\$25,000	<b>\$166,949.88</b>
Claims Made Retro Date: 11/10/1986			
\$1M Excess of \$1M Retro Date: 4/1/2018			
Law Enforcement Annual Aggregate	\$4,000,000		Included
F. Fire Legal Liability	\$500,000		Included
G. Medical Payments per occurrence	\$5,000		Included
Medical Payments Annual Aggregate	\$50,000		Included
H. Sexual Abuse and Molestation (Per Occurrence and Annual Aggregate)	\$1,000,000		Included

This is only a brief summary, not a contract. Please see policy for full details, limitations and exclusions.



## LIABILITY COVERAGES (CONT.)

### IV. Public Officials Errors & Omissions Liability and Employment Practices Liability

This coverage is designed to cover damages (other than bodily injury, personal injury, advertising injury or property damage) an county is legally required to pay for a covered loss that results from the conduct of duties by or for a public entity or its board and that is caused by a wrongful act. Wrongful act is defined as any act, error or omission and includes any wrongful employment practice offense. Wrongful employment practice offense is defined to include discrimination; wrongful termination; harassment; retaliatory action; wrongful discipline; wrongful hiring; supervision; demotion or failure to promote; and employment-related misrepresentation, defamation, libel, slander, disparagement, and invasion of privacy

#### Who is Covered?

Public Entity	Employees (including employees of the county's boards
Board Members	Elected and Appointed Officials, Executive Officers & Directors
Directors Authorized Volunteer Workers	

#### Other

- Pay on Behalf of basis
- Duty to defend claims and suits even if allegations are groundless, false, or fraudulent
- No Exclusion for Architects, Engineers or Lawyers who are county employees and not independent contractor
- Non-Pecuniary Damages - Cost of defense up to the stated limit for covered activities when relief sought is injunctive and not for monetary damages

	Limits	Deductibles	
A. Wrongful Acts Coverage - Per Claim	\$2,000,000	\$10,000	<b>\$73,057.83</b>
Annual Aggregate	\$4,000,000		
B. Non Pecuniary Defense Reimbursement			Included
Per Claim	\$100,000	\$25,000	
Annual Aggregate	\$100,000		

Public Officials Errors & Omissions Liability Retroactive Date: 7/1/1993

### V. Automobile Coverage

This coverage is designed to cover amounts any county is legally required to pay as damages for covered bodily injury and property damage that results from the ownership, maintenance, use, loading or unloading of a covered auto and is caused by an accident. In addition, coverage is provided for covered pollution costs or expense that results from an accident that also causes bodily injury or property. Coverage also applies for physical damage to covered autos if coverage is selected and purchased

#### Who is Covered?

Public Entity	Any Permitted User
Elected or Appointed Officials	Authorized Volunteer Workers (for use of a covered auto)
Board Members	Owner of a Commandeered Auto

	Limits	Deductibles	Annual Contribution
A. Each Accident	\$500,000	\$0	<b>\$132,797.19</b>
B. Each accident not subject to Tort Claims Act	\$1,000,000		Included
C. Garagekeepers Legal Liability	\$75,000	\$1,000	Included
D. Medical Payments	Not Covered		Not Covered
E. Uninsured/Underinsured Motorists	Not Covered		Not Covered
F. Hired Car Physical Damage	\$75,000	\$1,000	Included
G. Vehicle Physical Damage (scheduled vehicles)	Actual Cash Value	\$1,000	<b>\$110,456.60</b>
H. Windshield Damage	Replacement Cost	\$250	Included

\*UIM/UM Inmate Exclusion

This is only a brief summary, not a contract. Please see policy for full details, limitations and exclusions.



## VI. Cyber Coverage (Claims Made Coverage)

	Limits	Deductibles	Annual Contribution
Privacy and Security Event Coverage			
Per Occurrence and Annual Aggregate	\$1,000,000	\$10,000	\$4,120.20
Third Party Liability	Included	\$10,000	Included
First Party Mitigation/Privacy Response Expenses	Included	\$10,000	Included
Regulatory Proceedings, Penalties and Expenses			
<b>Retro date</b>	<b>7/1/2014</b>		

Sublimits for Privacy or Security Event (Formerly Cyber) Coverage have been removed to allow for more flexibility in using the \$1,000,000 Limit.

## Additional Coverage New Coverage Added – Crisis Management Coverage

	Limits	Deductibles	Annual Contribution
Death Benefit			
Per Employee	\$10,000		Included
Annual Aggregate	\$100,000		Included

### Crisis Management Coverage:

Provides coverage for a “Crisis Event” or “Workplace Violence Event”. “Crisis Event” means an emergency situation, which results in or there is imminent risk for significant adverse news media coverage about the Named Member, including, but not limited to:

- A. Intentional acts, such as arson, a bombing, the taking of hostages, a mass shooting, or terrorism;
- B. Collapse of a building, structure or equipment;
- C. An automobile, watercraft or aircraft accident;
- D. Spread of food-borne illness; or,
- E. An explosion

as defined in the policy.

“**Workplace Violence Event**” means any intentional use of or threat to use deadly force by any person, with intent to cause harm and results in bodily injury sustained by any Member or any other person while on the Named Member’s premises.

### Schedule of Coverage Limits

	Limits	Deductibles	Annual Contribution
Crisis Management & Workplace Violence Event Expenses			
Each Event and Annual Aggregate	\$100,000	\$10,000	Included

## VII. Exposure Rating Base

A. Total Insured Value (Includes Mobile Equipment/Inland Marine)	\$50,748,484	Expiring was: \$50,748,484
B. # Employees	436	436
C. Full Time Law Enforcement Officers	111	125
D. # Autos	233	202
E. Auto Physical Damage Value	\$11,674,832	\$10,671,905

Stated Values and Historical Reproduction Cost Valuation for the following locations as requested:

<b>Total Contribution</b>	*
<b>\$630,036.55</b>	
Limits and deductibles for all coverages are standard under the MASIT program. Optional limits and deductibles are available - please contact Renada Skannal at <a href="mailto:rskannal@massup.org">rskannal@massup.org</a> . This quotation includes 10% agent commission.	

This is only a brief summary, not a contract. Please see policy for full details, limitations and exclusions.



**THE MISSISSIPPI ASSOCIATION OF SUPERVISORS**

**NOTICE TO BIND**

To bind coverage, indicate your coverage selection by marking the appropriate box below and signing where indicated.

**Madison County Board of Supervisors**

Coverage Summary	Annual Contribution
I. Property Limit (incl. Auto Phys. Dmg.) - per occurrence	\$209,376.15
II. Equipment Breakdown Coverage	Included
III. Crime	Included
IV. General Liability (Including Law Enforcement Liability)	\$210,685.18
V. Public Officials Errors & Omissions Liability	\$73,057.83
VI. Automobile Coverage	\$132,797.19
VII. Cyber Risk (OPTIONAL)	\$4,120.20
<b>Total Contribution</b>	<b>\$630,036.55</b>

**Please indicate your choice below:**

- Casualty and Property
- Cyber Risk
- Increased Law Enforcement Liability

I hereby acknowledge all selections and rejections contained herein.

Board President \_\_\_\_\_ Date \_\_\_\_\_

Printed Name \_\_\_\_\_

Position \_\_\_\_\_

This is only a brief summary, not a contract. Please see policy for full details, limitations and exclusions.





## Optional Quote for Consideration:

### Active Shooter Coverage

Carrier	Limit	Deductible	Estimated Annual Premium	Accept/Decline
Beazley	\$1,000,000	\$10,000 Each Event	\$43,013 + Taxes/Fees	
Premium Indication Based on Security Protocols, Number of Locations, Where Locations are & Ease of Accessibility & prior year's application <ul style="list-style-type: none"> <li>• Wording: ASP Policy excluding business interruption</li> <li>• Period: 12 months</li> <li>• Locations: 33</li> <li>• 7.5% Reduction over prior year's quote</li> </ul>				

Subject to:

1. No losses/threats/incidents/violent events/criminal events at scheduled locations at time of binding.
2. Fully Updated and Completed Application and Details of Security Protocols

#### Cover overview

- Primary liability cover for lawsuits arising from harm caused by attacks using deadly weapons (to complement workers compensation coverage).
- Flexibility to set excesses and policy limits to suit the insureds' needs (access to policy limits up to \$20,000,000).<sup>2</sup>
- Written on a claims made basis.
- Available on a standalone basis or together with other Beazley products.

#### Key features and benefits

- Risk assessment of insured locations.
- Sub-limit for specialist crisis management services.
- Sub-limit for post event counselling services.
- 24 hour crisis management service to help the institution respond immediately by setting up an emergency call centre, advising on emergency communications, putting in place a recovery plan and arranging counselling.
- Including access to the services of a panel of event responders.

---

<sup>2</sup> Through the Lloyd's Active Shooter Consortium

This is only a brief summary, not a contract. Please see policy for full details, limitations and exclusions.





## Marketing 2019-2020

### Madison County Board of Supervisors

Note\* Submission was sent to Travelers Insurance Company to quote. Travelers Quote came in High:

General Liability/EBL/EPL	\$160,548
Law Enforcement	\$198,500
Auto	\$238,080
Property/Boiler/Crime/IM	<u>\$ 86,998</u>
TOTAL	\$684,126

\$54,089.45 Higher than MASIT's Proposal

This is only a brief summary, not a contract. Please see policy for full details, limitations and exclusions.



# Acceptance of Proposal

## Madison County Board of Supervisors

Please bind coverage as proposed by BXS Insurance, effective \_\_\_\_\_.

I understand that this proposal is only an outline of the insurance policy/policies and does not include all of the terms, coverages, exclusions, limitations and conditions included in the insurance policy/policies. Regardless of the terms, limitations and conditions carried in prior years, this proposal contemplates only the limits, terms, conditions, warranties and exposures represented herein. The insurance policy/policies will include these specific details.

\*\*\*\*\*

\_\_\_\_\_ I accept the proposal as presented

\_\_\_\_\_ I accept the proposal with the following changes:

\_\_\_\_\_ I reject this proposal

\*\*\*\*\*

\_\_\_\_\_  
Date Signed

\_\_\_\_\_  
Authorized Signature of Named Insured

\_\_\_\_\_  
Title

\_\_\_\_\_  
Print Name

This is only a brief summary, not a contract. Please see policy for full details, limitations and exclusions.



## Madison County Board of Supervisors - Service Team

The following individuals are dedicated to providing service for your insurance needs.

Team Member	How They Can Help	Contact Numbers	Email Address
Frank Bordeaux Vice President	Primary / Lead Contact	(228) 223-2223	frank.bordeaux@bxsi.com
Lani Lenhoff Account Executive	Gathers your risk information and oversees and executes resources and services.	(228) 424-8772	lani.lenhoff@bxsi.com
Linda Webb Account Manager	Manages and implements all day-to-day changes and services you need.	(228) 563-6163	linda.webb@bxsi.com
Renee King Claims Specialist	Reports, monitors and assists with problematic claims.	(228) 563-6110	renee.king@bxsi.com
Lisa Butler Surety Bonds	Coordinates and manages the issuance of all types of bonds.	(228) 563-6167	lisa.butler@bxsi.com
Sonny Blackwell Loss Control Specialist	Helps you proactively prevent, reduce and manage exposures while reducing the frequency and severity of losses.	(228) 563-5903	sonny.blackwell@bxsi.com

This is only a brief summary, not a contract. Please see policy for full details, limitations and exclusions.