

June 10, 2013

Madison County Board of Supervisors
146 W Center Street
Canton, MS 39046

RE: INSURANCE AGENT OF RECORD PROPOSAL

The Honorable Members of the Board of Supervisors:

Our agency is excited and appreciative to be able to submit our request/
proposal to you to continue as the AGENT OF RECORD for Madison County.

Over the past two years, it has been our goal and commitment, as stated in our June, 2011, proposal to provide full time professional and courteous service, . I hope you can agree that we have done this, while developing close day to day working relationships with Madison County personnel and employees.

Our business and personal ties with Madison County are all we have ever known. Our agency is the second oldest business in Madison County. All of the members of our staff were born, raised in the county, and we are proud to call this our home. We have raised our families here, made investments in our communities, given of our time and energies, and pay taxes here. **WHAT'S GOOD FOR MADISON COUNTY IS GOOD FOR ROBERTS INSURANCE AGENCY.**

Having served as the county's Agent of Record for over 70 years, we don't take our responsibility to you or the county lightly.

Page Two

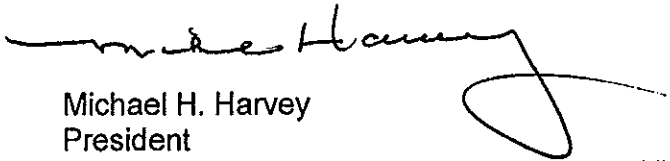
Our renewed commitment to you is to provide professional, courteous service, twenty four hours a day, seven days a week. This is not an idle commitment. In the past two years , we have done this and will continue to do so. I am personally always available to you and am only a cell phone call away at any time. Our location on the square across from the county offices, provides the greatest advantage to the county, in that problems can be handled, claims can be filed, questions can be answered face to face in a matter of minutes.

No amount of technology, however, can replace a personal relationship. We pride ourselves on the personal and business relationships we have, not only with our clients, but with the companies that we represent. We would like nothing better than to continue this relationship with Madison County. Our agency's size is large enough to be adversarial with companies when it is warranted, but small enough to assure you that every situation involving Madison County will and does receive our top priority.

We hope you will look favorably on our proposal to continue as AGENT OF RECORD for Madison County. Our door is always open and our record and history of representing Madison County shows that we will always do whatever we can to be of help and service to you in any way.

As always, we look forward to hearing from you soon.

Sincerely,

A handwritten signature in black ink, appearing to read "Michael H. Harvey". The signature is fluid and cursive, with a large loop at the end.

Michael H. Harvey
President
ROBERTS INSURANCE AGENCY OF CANTON, INC.

Premium Summary

Coverage	Limit	Premium
Property	\$35,152,031	\$138,892
General Liability		\$92,771
General Aggregate:	\$2,000,000	
Products/Comp Ops Aggregate:	\$2,000,000	
Each Occurrence:	\$1,000,000	
Personal & Advertising Injury:	\$1,000,000	
Damage to Premises Rented to You:	\$1,000,000	
Health Care and Social Services each wrongful act:	\$1,000,000	
Medical Expense:	Excluded	
Sexual Abuse / Each Occurrence	\$1,000,000	
Inland Marine		
Contractor's Equipment:	\$3,260,361	\$11,657
Automobile		\$176,923
Liability:	\$1,000,000	
Hired Auto – Hired Excess Auto Liability:	Covered	
Non-Owned Auto Liability	Covered	
Professional Liability		\$41,385
Public Officials Errors & Omissions:	\$1,000,000	
Each Wrongful Act:	\$2,000,000	
Retro Date: 10/1/1992		
Public Officials Employment Practices		
Each Offense:	\$1,000,000	
Aggregate:	\$2,000,000	
Retro Date 10/1/1992		
Public Officials Employee Benefit Administration		
Each Offense:	\$1,000,000	
Aggregate:	\$2,000,000	
Retro Date 10/1/1992		
Premium when Excluding Terrorism		\$461,628
Premium when Including Terrorism		\$468,222

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

COMMERCIAL INSURANCE PROPOSAL

PREPARED FOR:

Madison County Board of Supervisors
P.O. Box 404
Canton, MS 39046-040

PRESENTED BY:

Frank Bordeaux

Stewart Sneed Hewes
A Division of BancorpSouth Insurance Services
2909 13th Street, 4th Floor
Gulfport, MS 39501-
Phone: (228) 863-5362
Fax: (228) 863-1957
www.bancorpsouthinsurance.com

June 14, 2013



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

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. They 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 noted 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 have 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.

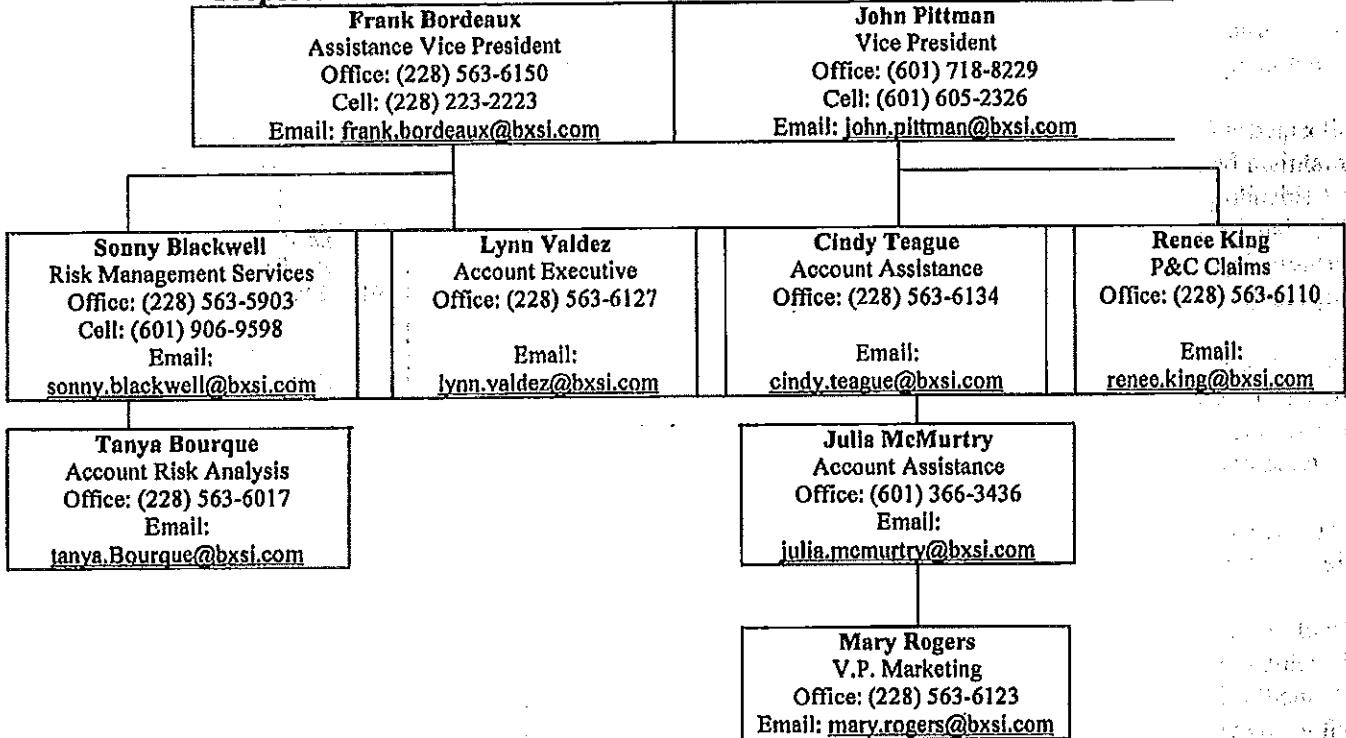
We value your trust and have always held it in the highest regard; therefore, we will continue to do all that we can to fully represent you in the insurance market place.

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Madison County Board of Supervisors Property and Casualty Insurance Program Team

BancorpSouth / Stewart Sneed Hewes will assign dedicated Property and Casualty Brokers and Account Executives to your account. This team is solely dedicated to complex Public Entity placements. Our team meets one day a week to review market trend and developments in the market, which are routinely shared with our clients

Proposed Steward Sneed Team for Madison County Board of Supervisors



This is only a

Marketing Process and Timeline

There are three key stages to our placement process that allow us to achieve Madison County Board of Supervisors' desired objectives:

Target: (typically 160 days before renewal dates)

- Review Changes in market conditions with Madison County Board of Supervisors' team, and discuss any changes in the County's organizational needs.
- Provide unique and in-depth analysis of the current program structure and limits, including the identification of different program structures and policies
- Work in conjunction with the County to create aggressive, but achievable goals for the renewal, including broadening coverage determining strategic long-term partners for the Property and Casualty programs while keeping premium cost as low as possible.
- Create a plan for the marketing of the renewal.

Prepare: (typically 120 days before renewal dates)

- Update underwriting models (RMS, Pictometry and other analytical tools as discussed below) and update/review Press Report for your review.
- Set dates and an agenda for underwriting meetings. The meetings will be agenda-driven and carriers will identify in advance those areas that they most need to address.
- Create a market submission with specific coverage goals, proposed policy enhancements, and an enforceable timeline.

Engage: (Renewal Process typically completed 30 to 90 days before effective date)

- Review of your submission to the decision marker at each insurer.
- In-dept follow-up conversations between Brokers and the Insurers' decision-makers to articulate our renewal goals.
- Insurer meetings and Insure loss control surveys as needed

Marketing Process and Timeline (cont.)

- **Delivery of quote options to Madison County Board of Supervisors with a breakdown of premiums, coverage differences, and recommendations in accordance with the agreed timeline, as well as options for each layer.**
- **Completion of all subjectivities prior to renewal date.**
- **Delivery of unconditional binders to Madison County Board of Supervisors prior to the effective date.**
- **Deliver of policies in accordance with the agreed timeline.**



@vantage for OB Government Risks Premier Quote Proposal

Premium Summary for MADISON COUNTY BOARD OF SUPERVISORS

<u>Coverages</u>	<u>Coverage Premium</u>
Property Coverages	\$138,892
Terrorism Coverage	\$3,811
Liability Coverages	\$92,771
Terrorism Coverage	\$2,783
Inland Marine Coverages	\$11,657
Automobile Coverages	\$176,923
Professional Liability Coverages	\$41,385
Premium When Excluding Terrorism Coverage	\$461,628
Premium When Including Terrorism Coverage	\$468,222

Note: Policyholder Disclosure Notice of Terrorism Insurance Coverage amount does not include auto because the automobile line of insurance is not part of the Terrorism Risk Insurance Program Reauthorization Act (TRIPRA).

Payment Plan
Agency Bill - Annual - Payment in Full No Installments

SCHEDULE OF LOCATIONS

Loc	Bldg	Address
1	1 HISTORIC COURTHOUSE	140 W PEACE ST CANTON, MS 39046-4536
2	1 YOUTH SERVICES	317 N UNION ST CANTON, MS 39046-3730
3	1 NON VERIFIABLE ADDRESS HUMAN SERVICES	110 MARTIN LUTHER KING DR. CANTON, MS 39046
4	1 SOUTH ANNEX	400 HIGHWAY 51 RIDGELAND, MS 39157-2878
5	1 CHANCERY COURTHOUSE	146 W CENTER ST CANTON, MS 39046-3735
6	1 NON VERIFIABLE ADDRESS HEALTH DEPT.	300 PARK DR. CANTON, MS 39046
7	1 NON VERIFIABLE ADDRESS ROAD DEPT.	3137 HWY. 51 SOUTH CANTON, MS 39046
8	1 JUNIOR AUXILLARY	2073 MAIN ST MADISON, MS 39110-8520
9	1 CIRCUIT COURTHOUSE	128 W NORTH ST CANTON, MS 39046-3721
10	1 DETENTION CENTER	2935 HIGHWAY 51 CANTON, MS 39046-8665
11	1 NON VERIFIABLE ADDRESS SHERIFF'S ADMIN.	2941 HWY. 51 SOUTH CANTON, MS 39046
	2 NON VERIFIABLE ADDRESS POD 1	2941 HWY. 51 SOUTH CANTON, MS 39046
	3 NON VERIFIABLE ADDRESS POD 2	2941 HWY. 51 SOUTH CANTON, MS 39046
12	1 NON VERIFIABLE ADDRESS JUSTICE COURT	2901 HWY. 51 SOUTH CANTON, MS 39046

This proposal contains only a general description of the coverages and does not include all of the benefits, terms, conditions, exclusions and limitations found in the policy. The insurance policy itself, not this descriptive proposal, will form the contract between the insured and the insurance company.
Quote: 1460600-2

Loc	Bldg	Address
13	1 CAMDEN LIBRARY	116 PARKSIDE AVE CAMDEN, MS 39045-4502
14	1 NON VERIFIABLE ADDRESS FLORA LIBRARY	CLARK ST. FLORA, MS 39071
15	1 FARMHAVEN VFD 1	3908 HIGHWAY 16 E CANTON, MS 39046-9113
16	1 FARMHAVEN VFD 2	507 RATLIFF FERRY RD CANTON, MS 39046-8455
17	1 KEARNEY PARK VFD	443 LIVINGSTON VERNON RD FLORA, MS 39071-9390
18	1 NON VERIFIABLE ADDRESS SW MADISON VFD	LAKE CASTLE RD. FLORA, MS 39071
19	1 NON VERIFIABLE ADDRESS CAMDEN VFD	200 PARKSIDE DR. CAMDEN, MS 39045
20	1 NON VERIFIABLE ADDRESS SOUTH MADISON VFD 2	520 STRIBLING RD. CANTON, MS 39046
21	1 CAMDEN COMMUNITY CTR.	122 PARKSIDE AVE CAMDEN, MS 39045-4502
22	1 KEARNEY PARK COMM. CTR.	443 LIVINGSTON VERNON RD FLORA, MS 39071-9390
23	1 CITIZENS SERVICES AGENCY	140 W CENTER ST CANTON, MS 39046-3735
24	1 CITIZENS SERVICES AGENCY	1005 W PEACE ST CANTON, MS 39046-5378
25	1 STORAGE/EMA-911	121 SQUARE ALY CANTON, MS 39046-3752
26	1 COUNTY OFFICE COMPLEX	125 W NORTH ST CANTON, MS 39046-3720

OneBeacon
G O V E R N M E N T R I S K S

Loc	Bldg	Address
27	1 CAMDEN PARK PAVILION	115 PARKSIDE AVE CAMDEN, MS 39045-4503
28	1 CAMDEN PARK RESTROOMS	122 PARKSIDE AVE CAMDEN, MS 39045-4502

OneBeacon

GOVERNMENT RISKS

Property Blanket Coverages

Loc	Bldg Coverage Building	Limit \$32,477,031	Deductible Val
2	1		\$10,000 RC
3	1		\$10,000 RC
4	1		\$10,000 RC
5	1		\$10,000 RC
6	1		\$10,000 RC
9	1		\$10,000 RC
10	1		\$10,000 RC
11	1		\$10,000 RC
11	2		\$10,000 RC
11	3		\$10,000 RC
12	1		\$10,000 RC
13	1		\$10,000 RC
14	1		\$10,000 RC
16	1		\$10,000 RC
19	1		\$10,000 RC
20	1		\$10,000 RC
21	1		\$10,000 RC
22	1		\$10,000 RC
24	1		\$10,000 RC
26	1		\$10,000 RC
27	1		\$10,000 RC
28	1		\$10,000 RC
Business Personal Property		\$2,675,000	
2	1		\$10,000 RC
3	1		\$10,000 RC
4	1		\$10,000 RC
5	1		\$10,000 RC
6	1		\$10,000 RC
9	1		\$10,000 RC
10	1		\$10,000 RC
11	1		\$10,000 RC
11	2		\$10,000 RC
11	3		\$10,000 RC
12	1		\$10,000 RC
13	1		\$10,000 RC
14	1		\$10,000 RC
16	1		\$10,000 RC
19	1		\$10,000 RC
20	1		\$10,000 RC

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Quote: 1460800-2

Property Blanket Coverages

Loc	Bldg Coverage	Limit	Deductible Val
21	1		\$10,000 RC
22	1		\$10,000 RC
26	1		\$10,000 RC
	Business Income & Extra Expense	\$1,000,000	
1	1 Including Rental Value Extended Period of Indemnity 90 days Waiting Period - 72 hours Civil Authority Coverage - 4 Weeks		
2	1 Including Rental Value Extended Period of Indemnity 90 days Waiting Period - 72 hours Civil Authority Coverage - 4 Weeks		
3	1 Including Rental Value Extended Period of Indemnity 90 days Waiting Period - 72 hours Civil Authority Coverage - 4 Weeks		
4	1 Including Rental Value Extended Period of Indemnity 90 days Waiting Period - 72 hours Civil Authority Coverage - 4 Weeks		
5	1 Including Rental Value Extended Period of Indemnity 90 days Waiting Period - 72 hours Civil Authority Coverage - 4 Weeks		
6	1 Including Rental Value Extended Period of Indemnity 90 days Waiting Period - 72 hours Civil Authority Coverage - 4 Weeks		
7	1 Including Rental Value Extended Period of Indemnity 90 days Waiting Period - 72 hours Civil Authority Coverage - 4 Weeks		
8	1 Including Rental Value		

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Quote: 1460600-2

Property Blanket Coverages

Loc	Bldg Coverage	Limit	Deductible Val
9	Extended Period of Indemnity 90 days		
	Waiting Period - 72 hours		
	Civil Authority Coverage - 4 Weeks Including Rental Value		
	Extended Period of Indemnity 90 days		
10	Waiting Period - 72 hours		
	Civil Authority Coverage - 4 Weeks Including Rental Value		
	Extended Period of Indemnity 90 days		
	Waiting Period - 72 hours		
11	Civil Authority Coverage - 4 Weeks Including Rental Value		
	Extended Period of Indemnity 90 days		
	Waiting Period - 72 hours		
	Civil Authority Coverage - 4 Weeks		
11	Including Rental Value		
	Extended Period of Indemnity 90 days		
	Waiting Period - 72 hours		
	Civil Authority Coverage - 4 Weeks		
11	Including Rental Value		
	Extended Period of Indemnity 90 days		
	Waiting Period - 72 hours		
	Civil Authority Coverage - 4 Weeks		
12	Including Rental Value		
	Extended Period of Indemnity 90 days		
	Waiting Period - 72 hours		
	Civil Authority Coverage - 4 Weeks		
13	Including Rental Value		
	Extended Period of Indemnity 90 days		
	Waiting Period - 72 hours		
	Civil Authority Coverage - 4 Weeks		
14	Including Rental Value		
	Extended Period of Indemnity 90 days		

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Quote: 1460600-2

Property Blanket Coverages

Loc	Bldg	Coverage	Limit	Deductible Val
		Waiting Period - 72 hours		
		Civil Authority Coverage - 4 Weeks		
15	1	Including Rental Value		
		Extended Period of Indemnity		
		90 days		
		Waiting Period - 72 hours		
		Civil Authority Coverage - 4 Weeks		
16	1	Including Rental Value		
		Extended Period of Indemnity		
		90 days		
		Waiting Period - 72 hours		
		Civil Authority Coverage - 4 Weeks		
17	1	Including Rental Value		
		Extended Period of Indemnity		
		90 days		
		Waiting Period - 72 hours		
		Civil Authority Coverage - 4 Weeks		
18	1	Including Rental Value		
		Extended Period of Indemnity		
		90 days		
		Waiting Period - 72 hours		
		Civil Authority Coverage - 4 Weeks		
19	1	Including Rental Value		
		Extended Period of Indemnity		
		90 days		
		Waiting Period - 72 hours		
		Civil Authority Coverage - 4 Weeks		
20	1	Including Rental Value		
		Extended Period of Indemnity		
		90 days		
		Waiting Period - 72 hours		
		Civil Authority Coverage - 4 Weeks		
21	1	Including Rental Value		
		Extended Period of Indemnity		
		90 days		
		Waiting Period - 72 hours		
		Civil Authority Coverage - 4 Weeks		
22	1	Including Rental Value		
		Extended Period of Indemnity		
		90 days		
		Waiting Period - 72 hours		
		Civil Authority Coverage - 4 Weeks		

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Quote: 1460860-2

Property Blanket Coverages

Loc	Bldg Coverage	Limit	Deductible Val
23	1 Including Rental Value Extended Period of Indemnity 90 days Waiting Period - 72 hours Civil Authority Coverage - 4 Weeks		
24	1 Including Rental Value Extended Period of Indemnity 90 days Waiting Period - 72 hours Civil Authority Coverage - 4 Weeks		
25	1 Including Rental Value Extended Period of Indemnity 90 days Waiting Period - 72 hours Civil Authority Coverage - 4 Weeks		
26	1 Including Rental Value Extended Period of Indemnity 90 days Waiting Period - 72 hours Civil Authority Coverage - 4 Weeks		
27	1 Including Rental Value Extended Period of Indemnity 90 days Waiting Period - 72 hours Civil Authority Coverage - 4 Weeks		
28	1 Including Rental Value Extended Period of Indemnity 90 days Waiting Period - 72 hours Civil Authority Coverage - 4 Weeks		
	Blanket Earthquake Occurrence	\$5,000,000	
	Annual Aggregate	\$5,000,000	
1	1 Earthquake - Building		\$25,000
1	1 Earthquake - Personal Property		\$25,000

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Quote: 1460600-2

Property Location Coverages

Loc	Bldg Coverage	Limit	Deductible Val
1	1 Building	\$5,500,000	\$10,000 RC
	Business Personal Property	\$121,000	\$10,000 RC
	Hardware and Media	\$500,000	\$1,000 FRC
	Valuable Information Property	\$500,000	\$1,000
	Accounts Receivable	\$100,000	\$1,000
	Money & Securities Loss Inside	\$100,000	\$1,000
	Money & Securities Loss Outside	\$100,000	\$1,000
7	1 Building	\$705,000	\$10,000 RC
	Business Personal Property	\$15,000	\$10,000 RC
8	1 Building	\$40,315	\$10,000 RC
	Business Personal Property	\$15,000	\$10,000 RC
15	1 Building	\$125,000	\$10,000 RC
	Business Personal Property	\$15,000	\$10,000 RC
17	1 Building	\$125,000	\$10,000 RC
	Business Personal Property	\$15,000	\$10,000 RC
18	1 Building	\$125,000	\$10,000 RC
	Business Personal Property	\$15,000	\$10,000 RC
23	1 Building	\$150,000	\$10,000 RC
25	1 Building	\$31,000	\$10,000 RC
	Business Personal Property	\$15,000	\$10,000 RC

Property Policy Coverages

Coverage	Limit	Deductible Val
Equipment Breakdown Portfolio		
Expediting Expenses	\$100,000	
Hazardous Substances	\$100,000	
Perishable Goods	\$100,000	
CFC Refrigerants	\$100,000	
Business Income		
Employee Theft	\$100,000	\$1,000
Forgery & Alteration	\$100,000	\$1,000

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Quote: 1460690-2

Property Policy Coverages

Coverage	Limit	Deductible Val
Money Orders & Counterfeit Currency	\$100,000	\$1,000
Computer Fraud	\$200,000	\$1,000
Limited Coverage for Backup of Sewers, Drains or Sumps		\$10,000
Annual Aggregate	\$100,000	

Property Policy Coverage Enhancements

Coverage	Limit	Deductible Val
Bucket		
Per Occurrence	\$500,000	
Personal Effects of Officers, Partners & Employees		
Valuable Information Property		
Accounts Receivable		
Outdoor Property		
Fine Arts - Per Item	\$10,000	
Hardware and Media		
Fire Extinguisher and Automatic Extinguishing System Recharge		
Emergency Response Service Charge		
Conditional Sales Agreement		
Decreased value of Stock due to Damage to another part or parts of Stock		
Tenants Improvements & Betterments		
Electronic Data Damage or Destruction from Inland Marine Causes of Loss		
Electronic Data Loss of Income and Extra Expense from Inland Marine Causes of Loss		
Property in Transit		\$10,000
Per Occurrence	\$50,000	
International Air Shipments		\$10,000
Per Occurrence	\$25,000	

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Quote: 1460600-2

Property Policy Coverage Enhancements

Coverage	Limit	Deductible Val
Property at Other Locations Per Occurrence	\$50,000	\$10,000
ERISA Employee Theft Per Occurrence	\$25,000	\$0
Credit, Debit or Charge Card Forgery Per Occurrence	\$5,000	\$10,000
Newly Acquired or Constructed Property		\$10,000
Building	\$2,000,000	
Days	180	
Personal Property	\$1,000,000	
Days	180	
Claim Expense Per Occurrence	\$50,000	\$0
Reward Per Occurrence	\$50,000	\$0
Contractual Penalties Per Occurrence	\$50,000	\$0
Automatic Seasonal Increase (Peak Season) Per Occurrence	\$100,000	\$10,000
Brands and Labels Expense Per Occurrence	\$50,000	\$10,000
Food Contamination Per Occurrence	\$25,000	\$10,000
Newly Acquired Property Business Income *		
Per Occurrence	\$250,000	
Days	180	
Extra Expense *	\$100,000	
Limits on Loss Payment		

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Quote: 1460600-2

Property Policy Coverage Enhancements

Coverage	Limit	Deductible Val
100%-100%-100%		
Lessee's Leasehold Interest Coverage Per Occurrence	\$25,000	
Business Income or Extra Expense Utility Services Coverage * Per Occurrence Water, Power (Not Including Overhead Transmission Lines), Communication (Not Including Overhead Transmission Lines)	\$25,000	
Dependent Properties * Per Occurrence	\$100,000	
Lessor's Lease Cancellation ** Per Occurrence	\$25,000	
Lessor's Tenant Relocation Expense ** Per Occurrence	\$25,000	
Limited Coverage for Fungus, Wet Rot, Dry Rot and Bacteria Annual Aggregate	\$15,000	\$10,000
Electronic Data Damage or Destruction - Cyber Vandalism - Employee Annual Aggregate	\$50,000	\$10,000
Electronic Data Damage or Destruction - Cyber Vandalism - Non-Employee Annual Aggregate	\$10,000	\$10,000
Electronic Data Loss of Income and Extra Expense - Cyber Vandalism - Employee Annual Aggregate Waiting Period - 72 hours	\$50,000	
Electronic Data Loss of Income and Extra Expense - Cyber Vandalism - Non- Employee		

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Quote: 1460800-2

Property Policy Coverage Enhancements

Coverage	Limit	Deductible Val
Annual Aggregate Waiting Period - 72 hours	\$10,000	
Denial of Service Coverage Annual Aggregate	\$10,000	
California Hardware, Media and Electronic Data Earthquake Per Occurrence	\$100,000	\$10,000
Preservation of Property - Expense Per Occurrence	\$50,000	\$0
Lock Replacement Per Occurrence	\$10,000	
Catastrophe Allowance Annual Aggregate	\$50,000	\$0
Expediting Expenses Per Occurrence	\$50,000	\$0
Soft Costs Per Occurrence	\$25,000	\$0
Temporary Relocation of Property Coverage During Renovation or Remodelling Per Occurrence Days	\$100,000 90	\$0
Salesmen's Samples Per Occurrence	\$25,000	\$10,000
Green Upgrades Additional Coverage Per Occurrence 10% Green Upgrades Percentage	\$50,000	

* This Coverage Extension to purchased
Business Income Coverage
or purchased Extra Expense Coverage
applies only to locations

Property Policy Coverage Enhancements

Coverage	Limit	Deductible Val
where that purchased coverage is shown in the Supplemental Property Declarations.		

** This Coverage Extension to purchased Business Income Coverage applies only to locations where that purchased coverage is shown in the Supplemental Property Declarations.

Property Location Coverage Enhancements

Loc	Bldg Coverage	Limit	Deductible Val
	The following coverages are at each Location/Building with Building Coverage unless otherwise stated:		
	Building Ordinance Combined Coverages B&C		\$0
	Coverage A included in Building Limit		
	Coverages B&C	\$500,000	
	The following coverages are at each Location/Building unless otherwise stated:		
	Pollutant Clean Up and Removal	\$100,000	\$10,000
	Debris Removal	\$250,000	\$10,000
	Special Theft Limits of Insurance		
	Furs	\$10,000	\$10,000
	Jewelry	\$10,000	\$10,000
	Precious Metals	\$25,000	\$10,000
	Stamps	\$1,000	\$10,000

This proposal contains only a general description of the coverages and does not include all of the benefits, terms, conditions, exclusions and limitations found in the policy. The insurance policy itself, not this descriptive proposal, will form the contract between the insured and the insurance company.
Quote: 146000-2

Coinsurance

Coverage	Limit	Deductible Val
90% Coinsurance Applies to the following Coverages:		
Building		
Loc/Bldg: 1/1, 2/1, 3/1, 4/1, 5/1, 6/1, 7/1, 8/1, 9/1, 10/1, 11/1, 11/2, 11/3, 12/1, 13/1, 14/1, 15/1, 16/1, 17/1, 18/1, 19/1, 20/1, 21/1, 22/1, 23/1, 24/1, 25/1, 26/1, 27/1, 28/1		
Business Personal Property		
Loc/Bldg: 1/1, 2/1, 3/1, 4/1, 5/1, 6/1, 7/1, 8/1, 9/1, 10/1, 11/1, 11/2, 11/3, 12/1, 13/1, 14/1, 15/1, 16/1, 17/1, 18/1, 19/1, 20/1, 21/1, 22/1, 25/1, 26/1		
Business Income & Extra Expense		
Loc/Bldg: 1/1, 2/1, 3/1, 4/1, 5/1, 6/1, 7/1, 8/1, 9/1, 10/1, 11/1, 11/2, 11/3, 12/1, 13/1, 14/1, 15/1, 16/1, 17/1, 18/1, 19/1, 20/1, 21/1, 22/1, 23/1, 24/1, 25/1, 26/1, 27/1, 28/1		

General Liability Policy Coverages

Coverage	Limit	Deductible
General Aggregate	\$2,000,000	
Products/Completed Operation Aggregate	\$2,000,000	
Coverage A Bodily Injury and Property Damage Each Occurrence	\$1,000,000	
Coverage B Personal and Advertising Injury	\$1,000,000	
Coverage A & B Deductible Each Occurrence or Offense		\$0
Damage to Premises Rented to You Each Occurrence	\$1,000,000	
Coverage C Health Care and Social Services Each Wrongful Act Deductible Each Wrongful Act	\$1,000,000	\$0
Medical Expense	Not Covered	
Sexual Abuse Each Occurrence	\$1,000,000	

General Liability Location Coverages

Loc	Bldg Coverage	Premium Basis	Deductible
	Class: 44115 General purpose government risks organized as counties		
1	1 Coverage A&B		
	Class: 48727 Streets, Roads, Highways or Bridges - existence and maintenance hazard only		
1	1 Coverage A&B - Including Products		

General Liability Medical Payment Exclusion

All Locations and Buildings

Professional Liability Policy Coverages

Coverage	Limit	Deductible
Public Officials Errors & Omissions		
Each Wrongful Act	\$1,000,000	\$10,000
Aggregate	\$2,000,000	
Retro Date 10/01/1992		
Public Officials Employment Practices		
Each Offense	\$1,000,000	\$10,000
Aggregate	\$2,000,000	
Retro Date 10/01/1992		
Public Officials Employee Benefits		
Administration		
Each Offense	\$1,000,000	\$5,000
Aggregate	\$2,000,000	
Retro Date 10/01/1992		

Automobile Policy Coverages

Coverage	Limit	Deductible
Liability	\$1,000,000	
Hired Auto		
Hired Excess Auto Liability	Covered	
Non-Owned Auto		
Non-Owned Auto Liability	Covered	
Broad Form Endorsement		

Auto Composite Rate Coverages

Coverage	Limit	Deductible
ALL TRUCKS (Vehicles: 138)		
Liability		
Collision		
Comp		
UM/UIM		
ALL FIRE TRUCKS AND AMBULANCES (Vehicles: 22)		
Liability		
Collision		
Comp		
UM/UIM		
ALL LAW ENFORCEMENT (Vehicles: 166)		
Liability		
Collision		
Comp		
UM/UIM		
ALL PRIVATE PASSENGER (Vehicles: 8)		
Liability		
Collision		
Comp		
UM/UIM		
ALL TRAILERS		

This proposal contains only a general description of the coverages and does not include all of the benefits, terms, conditions, exclusions and limitations found in the policy. The insurance policy itself, not this descriptive proposal, will form the contract between the insured and the insurance company.
Quote: 3460500-2

Auto Composite Rate Coverages

Coverage	Limit	Deductible
(Vehicles: 12)		
Liability		
Collision		
Comp		
UM/UIM		

Automobile State Coverages

Coverage	Limit	Deductible
Mississippi UM BI	\$500,000	

Automobile Vehicle Coverages

Veh Coverage	Limit	Deductible
MS Composite Truck (Vehicles: 138)		
Liability		
Comprehensive		\$500
Collision		\$1,000
UM BI		
 MS Composite Trailer (Vehicles: 12)		
Liability		
Comprehensive		\$500
Collision		\$1,000
UM BI		
 MS Composite Private Passenger (Vehicles: 8)		
Liability		
Comprehensive		\$500
Collision		\$1,000
UM BI		
 MS Composite Fire Department - All Other (Vehicles: 22)		
Liability		
Comprehensive		\$500
Collision		\$1,000
UM BI		

MS Composite Law Enforcement - PPT

This proposal contains only a general description of the coverages and does not include all of the benefits, terms, conditions, exclusions and limitations found in the policy. The insurance policy itself, not this descriptive proposal, will form the contract between the insured and the insurance company.
Quote: 1460600-2

OneBeacon

GOVERNMENT RISKS

Automobile Vehicle Coverages

Veh Coverage	Limit	Deductible
(Vehicles: 166)		
Liability		
Comprehensive		\$500
Collision		\$1,000
UM BI		

This proposal contains only a general description of the coverages and does not include all of the benefits, terms, conditions, exclusions and limitations found in the policy. The insurance policy itself, not this descriptive proposal, will form the contract between the insured and the insurance company.
Quote: 1460000-2

Inland Marine Coverages

Loc	Bldg Coverage	Limit	Deductible
	Data Breach		
	Deductible Amount		\$1,000
	Any One Occurrence	\$100,000	
	Annual Aggregate	\$100,000	
	Additional Expense Coverage		
	Annual Aggregate Sublimits		
	Legal Services	\$50,000	
	Public Relations	\$50,000	
	Third Party Data Breach	\$50,000	
	Data Extortion Ransom		
	Coverage	\$50,000	
	Data Extortion Reward		
	Coverage	\$50,000	
	 Contractor's Equipment		
	Deductible Amount		\$1,000
	Description of Property:		
	Per Schedule on File with Company		
	All Covered Property	\$3,260,361	
	Additionally Acquired Equipment	\$250,000	
	Days	60	
	Construction Documents	\$2,500	
	Debris Removal	\$5,000	
	Employee Tools and Clothing	\$2,500	
	Pollutant Clean Up	\$10,000	
	Preservation of Property - Expense		
	Coverage	\$2,500	
	Days	30	
	Rental Expense Reimbursement	\$2,500	
	Days	2	
	Leased, Rented or Borrowed		
	Contractors Equipment from Others		
	Any One Item	\$100,000	
	All Items	\$100,000	
	Your Contractor's Equipment Leased,		
	Rented or Borrowed by Others		
	Any One Item	\$1,000	
	All Items	\$2,000	

This proposal contains only a general description of the coverages and does not include all of the benefits, terms, conditions, exclusions and limitations found in the policy. The insurance policy itself, not this descriptive proposal, will form the contract between the insured and the insurance company.
Quote: 1460800-2

Inland Marine Coverages

Loc	Bldg Coverage	Limit	Deductible
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	Terrorism - Inland Marine		
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Atlantic Specialty Insurance Company
150 Royal Street
Canton, MA 02021

Insured Name and Address:
MADISON COUNTY BOARD OF SUPERVISORS

Quote Number: 1460600-2

POLICYHOLDER DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE

You are hereby notified that under the Terrorism Risk Insurance Act (the Act), as amended, that you now have a right to purchase insurance coverage for losses arising out of acts of terrorism, as defined in Section 102(1) of the Act: The term "act of terrorism" means any act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State 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.

COVERAGE TO BE PROVIDED BY THE POLICY FOR LOSSES CAUSED BY CERTIFIED ACTS OF TERRORISM, AS DEFINED IN THE ACT, MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT IN ACCORDANCE WITH A FORMULA ESTABLISHED UNDER THE ACT. UNDER THE FORMULA, THE UNITED STATES GOVERNMENT WOULD PAY 85% OF COVERED TERRORISM LOSSES THAT EXCEED THE STATUTORILY IMPOSED DEDUCTIBLE FOR WHICH THE INSURANCE COMPANY IS RESPONSIBLE. THE PREMIUM TO BE CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

THE ACT 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 EXCEEDS \$100 BILLION IN ANY ONE CALENDAR YEAR. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED \$100 BILLION, YOUR COVERAGE MAY BE REDUCED.

SELECTION OR REJECTION OF TERRORISM INSURANCE COVERAGE

The prospective premium required for your terrorism coverage is: \$ 6,594. If you wish to reject this offer of coverage, you should check the box below, sign this notice and send it to your agent. An exclusion of terrorism losses, as defined by the Act, will then be made part of your policy.

If you wish to reject this offer of coverage, you should check the box below, sign this notice and send it to your agent. An exclusion of terrorism losses, as defined by the Act, will then be made part of your policy.

<input type="checkbox"/>	I hereby reject the offer of terrorism coverage. I understand that I will have no coverage for losses arising from acts of terrorism, as defined in the Act.
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Possibility of Additional or Return Premium

The premium shown above is calculated based in part on the federal participation in payment of terrorism losses as set forth in the Terrorism Risk Insurance Act. The federal program established by the Act is scheduled to terminate at the end of 12/31/14. If the federal program terminates or if the level or terms of federal participation change, the estimated premium shown above may not be appropriate.

If this policy contains a Conditional Exclusion, continuation of coverage for certified acts of terrorism, or termination of such coverage, will be determined upon disposition of the federal program, subject to the terms and conditions of the Conditional Exclusion. If this policy does not contain a Conditional Exclusion, coverage for certified acts of terrorism will continue. In either case, when disposition of the federal program is determined, we will recalculate the estimated premium shown above and will charge additional premium or refund excess premium, if indicated.

If we notify you of an additional premium charge, the additional premium will be due as specified in such notice.

If your policy includes Property Coverage in one or more of these states: CA, CT, GA, HI, IA, IL, MA, ME, MO, NC, NJ, NY, OR, RI, VA, WA, WI, or WV; the following statement applies:

The terrorism exclusion makes an exception for (and thereby continues your coverage for) property fire losses resulting from an act of terrorism. Therefore, if you reject the offer of terrorism coverage, that rejection does not apply to fire losses resulting from an act of terrorism - the coverage in your policy for such fire losses will continue. If such a loss occurs, and is certified under the Act, the loss will be reimbursed by the United States under the formula detailed above.

The portion of your policy premium attributable to terrorism (fire only) coverage in all of the states listed above, in which your policy provides property coverage, is \$ 0. This amount is included in your policy premium and cannot be rejected.

_____	Atlantic Specialty Insurance Company
Policyholder/Applicant's Signature	Insurance Company
_____	_____
Print Name	Date

If you have any questions about this notice, please contact your agent.

Madison County Board of Supervisors

Schedules Attached

- **Property – Included in proposal**
- **Auto – Excel Spreadsheet attached**
- **Equipment- Included In proposal**



Madison County Board of Supervisors

Property Schedule

Bidg No.	Location	Street Address	City	Building Value	Personal Property	TOTAL TV
1	Historic Courthouse	140 W. Peace St.	Canton	\$5,500,000	\$121,000	\$5,621,000
2	Youth Services	317 N. Union St.	Canton	\$275,000	\$15,000	\$290,000
3	Human Services	110 Martin Luther King Dr.	Canton	\$1,104,991	\$90,000	\$1,194,991
4	South Annex	400 S. Hwy. 51	Ridgeland	\$490,000	\$115,000	\$605,000
5	Chancery Courthouse	146 W. Center St.	Canton	\$1,936,000	\$330,000	\$2,266,000
6	Health Dept.	300 Park Dr.	Canton	\$721,000	\$15,000	\$736,000
7	Road Dept.	3137 Hwy. 51 South	Canton	\$705,000	\$15,000	\$720,000
8	Junior Auxiliary	2073 Main St.	Madison	\$40,315	\$15,000	\$55,315
9	Circuit Courthouse	128 W. North St.	Canton	\$2,420,000	\$250,000	\$2,670,000
10	Detention Center	2935 Hwy. 51 South	Canton	\$4,628,250	\$265,000	\$4,893,250
11	Sheriff's Admin.	2941 Hwy. 51 South	Canton	\$3,250,644	\$630,000	\$3,880,644
12	Pod 1	2941 Hwy. 51 South	Canton	\$3,363,181	\$100,000	\$3,463,181
13	Pod 2	2941 Hwy. 51 South	Canton	\$3,363,181	\$100,000	\$3,463,181
14	Justice Court	2961 Hwy. 51 South	Canton	\$1,200,000	\$150,000	\$1,350,000
15	Camden Library	116 Parkside Dr.	Camden	\$710,000	\$15,000	\$725,000
16	Flora Library	Clark St.	Flora	\$852,784	\$15,000	\$867,784
17	Farmhaven VFD 1	3908 Hwy. 15 East	Farmhaven	\$125,000	\$15,000	\$140,000
18	Farmhaven VFD 2	507 Ratliff Ferry Rd.	Canton	\$675,000	\$15,000	\$690,000
19	Keamey Park VFD	443 Livingston-Vernon Rd.	Flora	\$125,000	\$15,000	\$140,000
20	SW Madison VFD	Lake Castle Rd.	Flora	\$125,000	\$15,000	\$140,000
21	Camden VFD	200 Parkside Dr.	Camden	\$949,000	\$15,000	\$964,000
22	South Madison VFD 2	520 Strubling Rd.	Canton	\$650,000	\$15,000	\$665,000
23	Camden Community Ctr. Keamey Park Comm.	122 Parkside Dr.	Camden	\$900,000	\$15,000	\$915,000
24	Citizens Services Agency	443 Livingston-Vernon Rd.	Flora	\$350,000	\$25,000	\$375,000
25	Citizens Services Agency	140 W. Center St.	Canton	\$150,000		\$150,000
26	Agency	1005 W. Peace St.	Canton	\$250,000		\$250,000
27	Storage/EMA-911	121 N. Square Alley	Canton	\$31,000	\$15,000	\$46,000



Madison County Board of Supervisors

28	County Office Complex	125 W. North St.	Camden	\$5,500,000	\$500,000	\$6,000,000
29	Camden Park Pavilion	115 Parkside Dr.	Camden	\$40,000		\$40,000
30	Camden Park Restrooms	122 Parkside Dr.	Camden	\$48,000		\$48,000

Highlighted areas above are insured as Specific Locations and not included in the Blanket Limit.



Madison County Board of Supervisors

Equipment Schedule

Asset#	Description	Serial#	Cost	Dept
64	Broom Broce RC300	88811	27,071	300
73	Roller Ingersoll Rand PADFOO	162171	112,410	300
74	Wheel Loader - CAT IT28G	98Z21195	108,471	300
83	Roller - Ferguson Steel Wheel	4377	35,466	300
87	Roller - Ingersoll Rand	162619	112,410	300
100	Front End Loader - Cat 950F	6SK03482	142,356	300
103	Tank - 6000 Gallon Dura	60187	26,930	300
131	Pot Hole Patcher - Duraco 125DJT	12614	45,000	300
481	Chlpper - Bandit 250XP	015455	23,106	300
506	Air Compressor - 6HP		480	300
530	Post Hole Digger - Bushhog	1108872	495	300
594	Ingersol Rand Model	157825	83,222	300
651	New Holland Tractor 345D w/box blade	A444284	24,500	300
652	New Holland Tractor 345D w/box blade	A444289	24,500	300
775	2000 Polaris 4 wheeler 500RSE	4XACH50A7VA171952	6,889	640
776	2000 Polaris 4 wheeler 500RSE	4XACH50A7VA171952	4,000	640
792	New Holland Backhoe Bucket	F10832	800	300
793	Road Clipper Trailer	46UFU0814VD071632	503	300
1029	Backhoe trailer		1	300
1030	Trailer	HH101	350	300
1035	Utility Trailer 5x13	360#AX	600	300
1167	Shoulder Widener Rivinlus R50	6RDH00243	62,117	300
1095	Polaris 4 wheeler 500RSE	4XACH50A31A382541	7,137	640
1097	Trailer - 4 Wheeler	1T9BA14161B503289	817	640
1389	Trailer	MC1389	850	300
1390	Trailer w/Roller		350	300
1560	Disc Blade	A707	1,000	300
2556	Alamo tree limb cutter	1081	6,735	300
2592	Lawn Mower / Exmark Rider	416739	6,625	151
2876	John Deere Clipper	W00MX8C009001	3,262	300
2879	Etnyre Chip Spreader	K6958	91,663	300
2905	Yamaha Rhino ATV	0007924	8,399	230
2906	2005 Suzuki ATV 4 wheeler	5SAAM44A457100977	5,450	230
2907	2005 Suzuki ATV 4 wheeler	5SAAM44A657100818	5,450	230
3284	Golf Cart / Club Car	AG9927-776178	1,500	300
3296	2005 Versa Ditcher	VRSA06622	11,442	300
3297	2005 Versa Ditcher Head	04466	8,125	300
3334	Warren Dump Body	78621	3,863	300
4089	Winch lifting apparatus	L167446	1,284	200
4123	Multiquip e.o HP Honda	N-4859	3,050	300
4238	Stihl Weedeater	271735074	245	300
4239	Stihl Weedeater	271621725	245	300
4243	8HP Air Compressor	D041746	1,459	300
4248	Air Grease gun	D6J04026	639	300
4344	Deep Well Tool Box		262	282



Madison County Board of Supervisors

	7' harrow	0523077514	4642	300
4643	Fertilizer Spreader	2150	400	300
4721	26 gallon compressor	206297	775	230
4865	Aerosol Generator		6,500	230
4866	Aerosol Generator		6,500	230
4918	Red Max 3001 Weed Eater	71004376	410	300
4919	Red Max 3001 Weed Eater	71004377	410	300
4925	Leeboy Tack Tank Trailer L25	50329	9,000	300
4926	22' Axetreme Boom Mower	01072/01088	34,099	200
4927	22' Axetreme Boom Mower	01073/01085	34,099	200
4936	Gear Box for M18A	014902000	1,706	300
4950	Spray Bar	985187SRV	1,475	300
4971	550 gallon fuel tank		780	300
4972	550 gallon fuel tank		780	300
4973	above ground tank		600	300
5008	Durapatcher 125DJT	14524	46,924	300
5021	Broce Broom	406432	36,987	300
5022	Clalm Bucket w/hydraulic kit	TWO760	11,429	300
5023	Clalm Bucket w/hydraulic kit	TWO707	11,429	300
5078	Spray Bar Attachment		1,250	300
5166	Miter Saw w/Laser	C282078	350	151
5177	Autocrane Econo II	ET20309056	3,197	300
5179	Right Wing Gearbox	914902500	1,843	300
5180	Left Wing Gearbox	914902400	1,703	300
5198	Air Compressor - 5HP	GP0-135A	769	300
5432	Blower (Backpack)	90200964	300	300
5454	Rubber Tire Roller	196073	46,950	200
5460	Vibromax Steel Wheeler Roller	9442409	49,000	300
5469	Zero Turn Mower	310000661	6,879	300
5470	Zero Turn Mower	310000660	3,879	300
5471	Winch Truck		1,500	230
5472	Cage Truck		1,007	230
5504	Lowboy 9000Asphalt Paver	53686	224,000	300
5573	Stihl Chainsaw	283096443	390	230
5590	Truck Hitch / Paver	53686	9,750	300
5634	2005 Excavator Caterpillar 312	CBA2662	49,750	300
5696	Kamatsu Crawler Dozer	B46608	186,592	300
5770	Bush Hog Cutter	1204423	14,137	300
5772	Bush Hog Cutter	1204421	14,137	300
5774	Bush Hog Cutter	1204422	14,137	300
5776	Bush Hog Cutter	1204419	14,137	300
5778	Bush Hog Cutter	1204072	14,137	300
5780	Bush Hog Cutter	1204420	14,137	300
5782	Bush Hog Cutter	1204424	14,137	300
5784	Bush Hog Cutter	1204073	14,137	300
5804	Mower - Diamond Rotary M22878	6249	36,977	300
5805	Mower - Diamond Rotary M22679	6255	36,977	300
6007	air Impact Wrench 1/4 Drive		380	300
6254	Honda 1/2 HP gas compressor	F031412040	1,150	300



Madison County Board of Supervisors

6255	9HP Air Compressor	BAU1136	1,695	300
	2003 Backhoe 580SM	JJG03	60,232	300
	2003 Backhoe 580SM	JJG03	60,232	300
	2003 Backhoe 580SM	JJG03	60,232	300
	Tractor	B480207B010391	12,498	300
	2006 Durapatcher 125	142	55,850	300
	1999 4-2H33L34 4X4	22992	4,489	300
	2000 4-2H33L34 500RSE	4XACH50ABY180028	5,500	300
	2000 4-Wheeler 500RSE	a4XACH50A7VA171952	6,500	300
	2005 4 Wheeler		5,450	300
	18' Metal	MAK16841047		
	Ingersoll Rand Rubber TIR Rollert Pt-125R		46,950	300
	2010 Motorgrader	VCE0G930T00501738	177,879	300
	2010 Motorgrader	VCE0G930T00501739	177,879	300
	2010 Motorgrader	VCE0G930T00501740	177,879	300
	2010 Trackhoe	SA89813	8,181	300
	Disaster relief trailer		29,293	
	Disaster relief trailer equipment		29,293	
	Holland Tractor	ZBJH0573	30,961	300
	Holland Tractor	ZBJH0573	30,961	300
	Holland Tractor	ZBJH0575	30,961	300
	Holland Tractor	ZBJH0569	30,961	300
	Holland Tractor	ZBJH0568	30,961	300
	Holland Tractor	ZBJH0568	30,961	300
	Holland Tractor	ZBJH0572	30,961	300
	New Holland Tractor F22697 T6050	ZBBD06236	50,239	300
	New Holland Tractor F226998 T6050	ZBBD06197	50,239	300
	Voting Machine		29,203	
		TIV	3,260,361	



Premium Summary

Coverage	Limit	Premium
Property	\$35,152,031	\$138,892
General Liability		\$92,771
General Aggregate:	\$2,000,000	
Products/Comp Ops Aggregate:	\$2,000,000	
Each Occurrence:	\$1,000,000	
Personal & Advertising Injury:	\$1,000,000	
Damage to Premises Rented to You:	\$1,000,000	
Health Care and Social Services each wrongful act	\$1,000,000	
Medical Expense:	Excluded	
Sexual Abuse / Each Occurrence	\$1,000,000	
Inland Marine		
Contractor's Equipment:	\$3,260,361	\$11,657
Automobile		\$176,923
Liability:	\$1,000,000	
Hired Auto – Hired Excess Auto Liability:	Covered	
Non-Owned Auto Liability	Covered	
Professional Liability		\$41,385
Public Officials Errors & Omissions:	\$1,000,000	
Each Wrongful Act:	\$2,000,000	
Retro Date: 10/1/1992		
Public Officials Employment Practices		
Each Offense:	\$1,000,000	
Aggregate:	\$2,000,000	
Retro Date 10/1/1992		
Public Officials Employee Benefit Administration		
Each Offense:	\$1,000,000	
Aggregate:	\$2,000,000	
Retro Date 10/1/1992		
Premium when Excluding Terrorism		\$461,628
Premium when Including Terrorism		\$468,222

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 Stewart Sneed Hewes, 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