

Zurich in North America



**A Proposal for
MADISON COUNTY BOARD OF
SUPERVISORS**

**146 W CENTER ST
CANTON, MS 39046**

Proposal Term

07/01/13 - 07/01/14

Submitted to

**ROBERTS INSURANCE AGENCY, INC.
Mr. Mike Harvey**

Original Proposal Release Date

06/21/2013

Proposal Revision Date

This proposal was prepared by:

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THIS QUOTE IS VALID FOR 30 DAYS. THIS IS A PROPOSAL FOR INSURANCE. IT IS NOT AN INSURANCE POLICY. ANY COVERAGE DESCRIPTION SHOWN MAY BE AN ABBREVIATED TITLE AND DOES NOT INDICATE IN-FORCE COVERAGE. ONLY THE POLICY ITSELF PROVIDES COVERAGE. THIS PROPOSAL IS NOT A PART OF AND IS NOT INCORPORATED INTO THE INSURANCE POLICY. IF THERE IS ANY CONFLICT BETWEEN THE COVERAGE DESCRIPTIONS SHOWN IN THIS PROPOSAL AND THE ACTUAL INSURANCE POLICY, THE INSURANCE POLICY PREVAILS. THE INSURANCE POLICY SUPERSEDES THIS PROPOSAL.

09455205

Form 16818

If you want to learn more about the compensation Zurich pays agents and brokers visit:
[http://www.zurichna.com/producercompensation.com](http://www.zurichna.com/producercompensation) or call the following toll-free number: (866) 903-1192. This Notice is provided on behalf of Zurich American Insurance Company and its underwriting subsidiaries.



PREMIUM AND COMMENTS SUMMARY PROPOSAL

PROPERTY & CASUALTY COVERAGE SUMMARY	PREMIUM
Inland Marine	\$19,232.00
General Liability	\$36,058.00
Automobile: Liability	\$191,657.00
Automobile: Physical Damage	\$99,022.00
Property Portfolio Protection	\$74,404.00
Public Officials Liability	\$8,248.00
Employment Practices Liability	\$28,725.00
Optional Terrorism Coverage charges	\$5,327.00
SUBTOTAL	\$462,673.00

WORKERS COMPENSATION COVERAGE SUMMARY	PREMIUM
Workers Compensation	
SUBTOTAL	
ACCOUNT TOTAL	\$462,673.00

PROPERTY AND CASUALTY PAYMENT OPTIONS	
Agency Bill - Annual - Prepaid	

WORKERS COMPENSATION PAYMENT OPTIONS	
Bill Type / Payment Plan	

COMMENTS/RESTRICTIONS/QUOTE SUBJECT TO:
If Terrorism coverage is again declined, the total account premium is \$457,346.00

Note: For invoiced accounts, the first payment is due . Subsequent payments are due on . Fixed costs as described are due according to the invoiced payment schedule. Losses, LCF charges, and other loss-based assessments will be billed according to the account specifications.



MADISON COUNTY BOARD OF SUPERVISORS

INLAND MARINE COVERAGE PROPOSAL

Issuing Company: Zurich American Insurance Company

POLICY LEVEL COVERAGE	RATE	DEDUCTIBLE	LIMIT
Contractors Equipment - Contractors - Combined 1,000/5,000 Ded		\$1,000*	\$3,151,515
Voting Machines		\$1,000	\$1,000,000
Disaster Relief Trailer Equipment		\$1,000	\$29,293

LOCATION LEVEL COVERAGE	LOCATION #	RATE	DEDUCTIBLE	LIMIT
EDP – Equipment	Included in P3			
EDP – Data & Media	Included in P3			
EDP – Business Interruption	Not Covered			
EDP – Extra Expense	Not Covered			
EDP – Combined	Not Covered			

COMMENTS
The \$1,000 deductible for Contractors Equipment applies to items with scheduled values less than \$100,000. Items with scheduled values of \$100,000 or more are subject to a \$5,000 deductible.

FORMS AND ENDORSEMENTS	
CM 00 01	COMMERCIAL IM CONDITIONS
IM 1271	LOSS PAYABLE SCHEDULE
IM 1668	LOSS PAYABLE ENDORSEMENT
IM 7000	CONTRACTORS' EQUIPMENT COVERAGE
IM 7005	SCHED OF COVS-CONTRACTORS' EQUIPMENT COV
IM 7030	EQUIPMENT SCHEDULE
IM 75 11	FLOOD AND EARTH MOVEMENT EXCLUSION ENDT
IM 7500	SCHEDULED PROPERTY FLOATER COVERAGE
IM 7506	SCHEDULED PROPERTY DECLARATIONS
UGU682ACW	EXCLUSION OF CERTIFIED ACTS OF TERRORISM
UIM3848A	DEBRIS REMOVAL/POLLUTION CLEANUP
UIMD4056AC	COMM INLAND MARINE COV PART SUPP DEC
Current filed policy form edition dates apply, unless otherwise noted. Policy forms include all state mandatory forms as required.	



MADISON COUNTY BOARD OF SUPERVISORS

COMMERCIAL GENERAL LIABILITY COVERAGE PROPOSAL

Issuing Company: American Guarantee and Liability Insurance Company

COVERAGE	DEDUCTIBLES	LIMITS
General Aggregate Limit (Other than Products - Completed Operations)	None	\$1,000,000
Products - Completed Operations Aggregate Limit	None	\$1,000,000
Personal and Advertising Injury Limit (Any One Person or Organization)	None	\$500,000
Each Occurrence Limit	None	\$500,000
Damage to Premises Rented to You	None	\$500,000
Employee Benefits Liability - Retro Date N/A	None	\$500,000
Employee Benefits Liability - Aggregate	None	\$1,000,000

COMMENTS

Liability limits are increased by endorsement (UGL1114ACW) to \$1,000,000/\$2,000,000 for any liability not subject to the MS Tort Claim Act.

FORMS AND ENDORSEMENTS

CG 00 01	COMMERCIAL GENERAL LIABILITY COV FORM
CG 00 68	EXCL-RECORDING & DISTRIBUTION OF MATERIAL IN VIOLATION OF LAW
CG 21 00	EXCL-ALL HAZ IN CONNECTION W/DESIG PREM
CG 21 01	EXCL-ATHLETIC OR SPORTS PARTICIPANTS
CG 21 16	EXCL-DESIGNATED PROFESSIONAL SERVICES
CG 21 35	EXCL-COV C-MEDICAL PAYMENTS
CG 21 46	ABUSE OR MOLESTATION EXCLUSION
CG 21 47	EMPLOYMENT-RELATED PRACTICES EXCLUSION
CG 21 53	EXCL-DESIGNATED ONGOING OPERATIONS (FIREWORKS)
CG 21 55	TOTAL POLLUTION EXCL. WITH HOSTILE FIRE
CG 21 73	EXCLUSION OF CERTIFIED ACTS OF TERRORISM
CG 22 31	EXCL-RIOT, CIVIL COMMOTION OR MOB ACTION
CG 22 40	EXCL-MED PAY TO CHILDREN (DAY CARE CTRS)
CG 22 41	EXCL-HOUSING PROJECTS
CG 22 43	EXCL-ENGINEERS, ARCH OR SURV (PROF LIAB)
CG 22 44	EXCL - HEALTH CARE PROVIDER SERVICES
CG 22 50	EXCL-FAILURE TO SUPPLY
CG 22 51	EXCL-LAW ENFORCEMENT ACTIVITIES
CG 22 52	EXCL-MED PAY COV (INMATES,PATIENTS,PRIS)
CG 22 56	EXCL-INJURY TO VOLUNTEER FIREMEN
CG 22 76	PROF LIAB EXCL-HEALTH OR EXERCISE CLUBS
CG 22 96	LTD EXCLUSION-PERS/ADV INJURY-LAWYERS
UGL1016BCW	LEAD LIABILITY EXCLUSION

UGL1055ACW	BODILY INJURY REDEFINED
UGL1113ACW	COMM GENERAL LIABILITY COVERAGE SCHEDULE
UGL1114ACW	MANUSCRIPT ENDORSEMENT (CHANGES IN LIAB. LIMITS - MS STATUTE)
UGL1171ACW	FUNGI OR BACTERIA EXCLUSION
UGL1178ACW	ASBESTOS EXCLUSION ENDORSEMENT
UGL1205ACW	WELDING HEALTH HAZARD EXCLUSION
UGL1317ACW	GL ENHANCEMENT-WITH EMERGENCY OPERATIONS
UGL1318ACW	GENERAL LIABILTIY ENHANCEMENT ENDORSEMENT SCHEDULE
UGL849BCW	EMPLOYEE BENEFITS LIABILITY-CLAIMS MADE
UGL923BCW	SILICA OR SILICA MIXED DUST EXCLUSION
UGLD1115BC	COMMERCIAL GL COVERAGE PART DECLARATIONS
UGLD849BCW	EMPLOYEE BENEFITS LIAB DEC - CLAIMS MADE
Current filed policy form edition dates apply, unless otherwise noted. Policy forms include all state mandatory forms as required.	



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MADISON COUNTY BOARD OF SUPERVISORS

GENERAL LIABILITY SCHEDULE OF CLASSIFICATIONS PROPOSAL

Issuing Company: American Guarantee and Liability Insurance Company

LOC #	CLASS CODE	CLASSIFICATION NAME	RATING BASE	PREMISES RATE	PRODUCTS RATE	ANNUAL EXPOSURE
001	40115	BOATS – MOTOR OR SAIL – NOT FOR RENT	EACH	120.150	N/A	1
001	44111	GOVERNMENTAL-CNTY-50,001-	TOTAL OPER EXPEN	4.970	N/A	9,232,122
001	48727	STREETS, ROADS, HIGHWAYS OR BRIDGES	MILE	41.961	N/A	951

COMMENTS



COMMERCIAL AUTOMOBILE COVERAGE PROPOSAL

Issuing Company: American Guarantee and Liability Insurance Company

LIABILITY COVERAGE	SYMBOL	DEDUCTIBLES	LIMITS
Liability - Each Accident	1		\$500,000
Hired Liability			Included Above
Non-Owned Liability			Included Above
Uninsured Motorist	2		\$500,000
Underinsured Motorist	2		\$500,000

PHYSICAL DAMAGE COVERAGE	SYMBOL	DEDUCTIBLES	LIMITS
Auto Comprehensive	2,8	See Page 11	See Page 11
Auto Collision	2,8	See Page 11	See Page 11
Hired Auto		\$1,000/\$1,000	See Page 11

COMMENTS
Liability limits are increased by endorsement (UGL1114ACW) to \$1,000,000/ CSL for any liability not subject to the MS Tort Claim Act.

FORMS AND ENDORSEMENTS	
CA 00 01	BUSINESS AUTO COVERAGE FORM
CA 20 18	PROFESSIONAL SERVICES NOT COVERED
CA 20 30	EMERGENCY VEHS-VOL FIREFIGHTERS EXCL
CA 21 82	MS UM COVERAGE BI - NON STACKED
CA 23 84	EXCLUSION OF TERRORISM
UCA411B	PREMIUM AND REPORT AGREEMENT COMPOSITE
UCA750A	AUTO ENHANCEMENT END'T SCHEDULE FOR MUNICIPAL RISKS
UCA749A	AUTO ENHANCEMENT ENDORSEMENT FOR MUNICIPAL RISKS
UCA548A	SCHEDULE OF AUTO PHYSICAL DAMAGE DEDUCTIBLES
UCAD600A1	BUSINESS AUTO DECLARATIONS
UCAD600A2	BUSINESS AUTO DECLARATIONS
UCAD600A4	BUSINESS AUTO DECLARATIONS
UCAD600A5	BUSINESS AUTO DECLARATIONS
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MADISON COUNTY BOARD OF SUPERVISORS

COMMERCIAL AUTO SUMMARY

LIABILITY (SYMBOL 1) \$ 500,000 CSL
 UNINSURED MOTORISTS BI Only (Non-Stacked) \$ 500,000

COMPREHENSIVE: Deductibles - \$250 PPT's, \$500 Lt, Med & Trlrs; \$1,000 All Others

COLLISION: Deductibles - \$2,000 All Vehicles

Quote is based on 230 vehicles; ALL with Physical Damage (Symbols 2 & 8)

Additional Coverage Enhancements Included

Temporary Substitute Autos Physical Damage	Extension of Coverage
Employees Or Volunteer Workers As Insureds	Extension of Coverage
Elected Or Appointed Officials – Commissions As Insureds	Extension of Coverage
Additional Insureds – Contract, Agreement Or Permit	Extension of Coverage
Commandeered Auto – Owner As Insured	Extension of Coverage
Employee Hired Autos – Liability	Extension of Coverage
Supplementary Payments	
Bail Bonds	\$5,000 Limit of Insurance
Reasonable Expenses Incurred By Insured	\$400 Per Day Limit of Insurance
Expected Or Intended Injury	Extension of Coverage
Emergency Equipment Rodeos – Liability & Physical Damage	Extension of Coverage
Towing	\$5,000 Per Disablement Limit of Insurance
Physical Damage – Transportation Expense Coverage	\$1,500 Maximum Limit of Insurance
Physical Damage – Loss Of Use Expenses	\$50 Per Day/\$1,500 Maximum Limit of Insurance
Rental Reimbursement	\$3,000 Maximum Limit of Insurance
Personal Effects	\$1,000 Limit of Insurance
Hired Auto Physical Damage	\$1,000 Deductible
Limited Physical Damage Deductible Coverage For Employees Or Volunteer Workers	\$1,500 Limit of Insurance
Commandeered Auto Coverage	Extension of Coverage
Airbag Coverage & Freezing Of Permanently Attached Equipment	Extension of Coverage
Electronic Equipment – Broadened Coverage	Extension of Coverage
Physical Damage – Comprehensive Coverage - Deductible	\$5,000 Per Any One Cause Deductible
Knowledge Of Accident	Extension of Coverage
Employee Hired Autos – Physical Damage	Extension of Coverage
Volunteer Worker	Expanded Definition
Governmental Bodies	Clarification of Coverage



MADISON COUNTY BOARD OF SUPERVISORS

PROFESSIONAL LIABILITY PROPOSAL

PUBLIC OFFICIALS LIABILITY

Limits:

Occurrence	\$1,000,000
Annual Aggregate	\$1,000,000

Deductible: \$10,000

Retroactive Date: 10/1/92

Public Officials Premium: \$8,248

Public Officials Liability coverage above is quoted on a Claims-Made form. Defense coverage is in addition to policy limits for this professional line.

EMPLOYMENT PRACTICES LIABILITY

Limits:

Occurrence	\$1,000,000
Annual Aggregate	\$1,000,000

Self-Insured Retention: \$10,000

Continuity Date: 10/1/92

EPL Premium \$28,725

Employment Practices Liability coverage above is quoted on a Claims-Made form. Defense coverage is included in the policy limits for the Employment Practices Liability professional line.



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THIS DISCLOSURE DOES NOT GRANT ANY COVERAGE OR CHANGE THE TERMS AND CONDITIONS OF ANY COVERAGE UNDER THE POLICY.

DISCLOSURE OF IMPORTANT INFORMATION RELATING TO TERRORISM RISK INSURANCE ACT

SCHEDULE*

Premium attributable to risk of loss from certified acts of terrorism for lines of insurance subject to TRIA:

1% of Automobile premium; 2% of Property, Inland Marine and General Liability premiums.

*Any information required to complete this Schedule, if not shown above, will be shown in the quote or proposal.

A. Disclosure of Premium

In accordance with the federal Terrorism Risk Insurance Act ("TRIA"), as amended, we are required to provide you with a notice disclosing the portion of your premium, if any, attributable to the risk of loss from terrorist acts certified under that Act for lines subject to TRIA. That portion of premium attributable is shown in the Schedule above. The premium shown in the Schedule above is subject to adjustment upon premium audit, if applicable.

B. Disclosure of Federal Participation in Payment of Terrorism Losses

The United States Government may pay a share of insured losses resulting from an act of terrorism. The federal share equals 85% of that portion of the amount of such insured losses that exceeds the insurer retention. The insurer retention equals 20% of the insurer's prior calendar year direct earned premium associated with lines of insurance subject to TRIA. TRIA is scheduled to expire on December 31, 2014.

C. Limitation of Liability and Termination of the Program

If aggregate insured losses attributable to terrorist acts certified under TRIA exceed \$100 billion in a Program Year (January 1 through December 31) and an insurer has met its deductible under the program, that insurer shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of Treasury.

D. Availability

As required by TRIA, we have made available to you for lines subject to TRIA coverage for losses resulting from acts of terrorism certified under TRIA with terms, amounts and limitations that do not differ materially from those for losses arising from events other than acts of terrorism.

E. Definition of Act of Terrorism

TRIA defines "act of terrorism" as 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:

1. to be an act of terrorism;
2. to be a violent act or an act that is dangerous to human life, property or infrastructure;
3. to have resulted in damage within the United States, or outside of the United States in the case of an air carrier (as defined in section 40102 of Title 49, United States Code) or a United States flag vessel (or a vessel based principally in the United States, on which United States income tax is paid and whose insurance coverage is subject to regulation in the United States), or the premises of a United States mission; and
4. 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.

No act may be certified as an "act of terrorism" if the act is committed as part of the course of a war declared by Congress (except for workers' compensation) or if losses resulting from the act, in the aggregate for insurance subject to TRIA, do not exceed \$5,000,000.



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MADISON COUNTY BOARD OF SUPERVISORS

COMMON POLICY FORMS LISTING

The following common policy forms and endorsements are included in this account proposal:	
FORM NUMBER	FORM NAME
IL 00 03	CALCULATION OF PREMIUM
IL 00 17	COMMON POLICY CONDITIONS
IL 00 21	NUCLEAR ENERGY LIABILITY EXCLUSION ENDT
IL 01 19	MISSISSIPPI CHANGES
IL 02 82	MISSISSIPPI CHANGES-CANC & NONRENL
IL 09 35	EXCL OF CERTAIN COMPUTER- RELATED LOSSES
U-GU-630-C	DISCLOSURE OF INFO RELATING TO TRIA
UGU319E	IN WITNESS CLAUSE
UGU618ACW	SCHEDULE OF LOCATIONS
UGUD310A	COMMON POLICY DECLARATIONS

Current filed policy form edition dates apply, unless otherwise noted. Policy forms include all state mandatory forms as required.



ZURICH

Commercial Property Coverage Proposal

ZURICH AMERICAN INSURANCE COMPANY

NAMED INSURED:
MADISON COUNTY BOARD OF SUPERVISORS

POLICY PERIOD:
From: 7/1/2013 To: 7/1/2014
12:01 A.M. STANDARD TIME AT YOUR
MAILING ADDRESS

POLICY NUMBER: CPO 3187410-09

BLANKET LIMITS OF INSURANCE

REAL PROPERTY BLANKET LIMIT OF INSURANCE \$ 41,198,346

The above Limit of Insurance is the most we will pay for direct physical loss or damage in any one occurrence for all **"real property"** at **"premises"** for which the Limit of Insurance is shown as Included in Blanket Limit of Insurance. If **"real property"** coverage does not apply at any specific **"premises"**, the Limit of Insurance will show as Not Covered for those **"premises"**. If a more specific Limit of Insurance is shown for **"real property"** at a **"premises"**, that Limit of Insurance replaces, and is not in addition to, the Blanket Limit of Insurance.

PERSONAL PROPERTY BLANKET LIMIT OF INSURANCE \$ 2,821,000

The above Limit of Insurance is the most we will pay for direct physical loss or damage in any one occurrence for all **"personal property"** at **"premises"** for which the Limit of Insurance is shown as Included in Blanket Limit of Insurance. If **"personal property"** coverage does not apply at any specific **"premises"**, the Limit of Insurance will show as Not Covered for those **"premises"**. If a more specific Limit of Insurance is shown for **"personal property"** at a **"premises"**, that Limit of Insurance replaces, and is not in addition to, the Blanket Limit of Insurance.



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ADDITIONAL COVERAGES -- LIMITS OF INSURANCE

Limits of Insurance applicable at a "premises" that differ from those indicated below will be shown under the Summary of Premises section of this Declarations for that "premises". Those Limits of Insurance replace, and are not in addition to, the Limits of Insurance shown below for those specified coverages and "premises". If any Additional Coverages do not apply at any specific "premises", the Limit of Insurance will show as Not Covered for those "premises".

COVERAGE	LIMIT OF INSURANCE
CIVIL AUTHORITY EXTRA EXPENSE	30 DAYS
CONSEQUENTIAL LOSS--NET LEASEHOLD INTEREST	\$ 25,000 PER PREMISES
CONSEQUENTIAL LOSS--TENANT'S IMPROVEMENTS AND BETTERMENTS	\$ 250,000 PER PREMISES
CONSEQUENTIAL LOSS--UNDAMAGED STOCK	\$ 250,000 PER PREMISES
CONTAMINATION BY A REFRIGERANT	\$ 25,000 PER PREMISES
DEBRIS REMOVAL--COVERED PROPERTY	COVERED
DEBRIS REMOVAL--SUPPLEMENTAL LIMIT	\$ 250,000 PER OCCURRENCE
DEBRIS REMOVAL--UNCOVERED PROPERTY	\$ 2,500 PER OCCURRENCE
DEFERRED PAYMENTS	\$ 50,000 PER OCCURRENCE
ELECTRONIC VANDALISM DIRECT DAMAGE	\$ 25,000 ANNUAL AGGREGATE
EXPEDITING EXPENSE	\$ 25,000 PER PREMISES



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COVERAGE	LIMIT OF INSURANCE
EXTRA EXPENSE	\$ 25,000 PER PREMISES
FAIRS OR EXHIBITIONS PERSONAL PROPERTY	\$ 50,000 PER OCCURRENCE
FIRE DEPARTMENT SERVICE CHARGE	\$ 250,000 PER PREMISES
FIRE PROTECTIVE EQUIPMENT REFILLS	COVERED
INFLATION GUARD REAL PROPERTY PERSONAL PROPERTY	4 % ANNUAL 4 % ANNUAL
INGRESS/EGRESS EXTRA EXPENSE	30 DAYS
LOCK AND KEY REPLACEMENT	\$ 25,000 PER PREMISES
MICROORGANISMS	\$ 25,000 ANNUAL AGGREGATE



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COVERAGE	LIMIT OF INSURANCE
NEWLY ACQUIRED PREMISES	
REAL PROPERTY	\$ 1,000,000 FOR 180 DAYS
PERSONAL PROPERTY	\$ 1,000,000 FOR 180 DAYS
EXTRA EXPENSE	\$ 25,000 FOR 180 DAYS
	THE ABOVE LIMITS APPLY SEPARATELY TO EACH NEWLY ACQUIRED PREMISES.
NEWLY ACQUIRED PROPERTY	
REAL PROPERTY	\$ 250,000 PER PREMISES FOR 180 DAYS
PERSONAL PROPERTY	\$ 250,000 PER PREMISES FOR 180 DAYS
OFF-PREMISES SERVICE INTERRUPTION-- DIRECT DAMAGE	\$ 100,000 PER PREMISES
OUTDOOR TREES, SHRUBS, PLANTS, OR LAWNS	\$ 250,000 PER PREMISES \$ 5,000 PER TREE, SHRUB, PLANT, OR LAWN
POLLUTANT CLEAN UP AND REMOVAL-- LAND AND WATER	\$ 25,000 ANNUAL AGGREGATE PER PREMISES
PRESERVATION OF PROPERTY	180 DAYS
PROFESSIONAL FEES	\$ 25,000 PER OCCURRENCE



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ADDITIONAL COVERAGES -- LIMITS OF INSURANCE

Limits of Insurance applicable at a "**premises**" that differ from those indicated below will be shown under the Summary of Premises section of this Declarations for that "**premises**". Those Limits of Insurance replace, and are not in addition to, the Limits of Insurance shown below for those specified coverages and "**premises**". If any Additional Coverages do not apply at any specific "**premises**", the Limit of Insurance will show as Not Covered for those "**premises**".

COVERAGE	LIMIT OF INSURANCE
REPORTED UNSCHEDULED PREMISES	
REAL PROPERTY	NOT COVERED
PERSONAL PROPERTY	NOT COVERED
EXTRA EXPENSE	NOT COVERED
REWARD PAYMENTS	\$ 25,000 PER OCCURRENCE
SALESPERSONS SAMPLES	\$ 25,000 PER OCCURRENCE
SPOILAGE--EQUIPMENT BREAKDOWN	\$ 100,000 PER PREMISES
THEFT DAMAGE TO BUILDINGS	COVERED
UNREPORTED PREMISES	
REAL PROPERTY	\$ 100,000 PER UNREPORTED PREMISES
PERSONAL PROPERTY	\$ 100,000 PER UNREPORTED PREMISES
EXTRA EXPENSE	\$ 10,000 PER UNREPORTED PREMISES



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CRIME COVERAGE -- LIMITS OF INSURANCE

COVERAGE	LIMIT OF INSURANCE		
COMPUTER FRAUD	\$	25,000	PER OCCURRENCE
EMPLOYEE THEFT	\$	25,000	PER OCCURRENCE
FORGERY OR ALTERATION	\$	25,000	PER OCCURRENCE
FUNDS TRANSFER FRAUD	\$	25,000	PER OCCURRENCE
MONEY AND SECURITIES – INSIDE BUILDINGS	\$	25,000	PER OCCURRENCE
MONEY AND SECURITIES – OUTSIDE BUILDINGS	\$	25,000	PER OCCURRENCE



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MARINE COVERAGE -- LIMITS OF INSURANCE

Limits of Insurance applicable at a "premises" that differ from those indicated below will be shown under the Summary of Premises section of this Declarations for that "premises". Those Limits of Insurance replace, and are not in addition to, the Limits of Insurance shown below for those specified coverages and "premises". If any Marine Coverages do not apply at any specific "premises", the Limit of Insurance will show as Not Covered for those "premises".

COVERAGE	LIMIT OF INSURANCE		
ACCOUNTS RECEIVABLE (REVENUE LOSS)	\$	250,000	PER PREMISES
ACCOUNTS RECEIVABLE (REVENUE LOSS) – AWAY FROM PREMISES	\$	250,000	PER OCCURRENCE
FINE ARTS	\$	25,000	PER PREMISES
FINE ARTS – AWAY FROM PREMISES	\$	25,000	PER OCCURRENCE
ORIGINAL INFORMATION PROPERTY	\$	250,000	PER PREMISES
ORIGINAL INFORMATION PROPERTY – AWAY FROM PREMISES	\$	250,000	PER OCCURRENCE
TRANSIT PERSONAL PROPERTY	\$	25,000	PER OCCURRENCE



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Commercial Property Coverage Proposal

ZURICH AMERICAN INSURANCE COMPANY

NAMED INSURED:
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POLICY NUMBER: CPO 3187410-09

DEDUCTIBLES

GENERAL DEDUCTIBLES

PROPERTY DEDUCTIBLE: \$ 10,000 PER OCCURRENCE

The above deductible applies to all loss, damage, cost, or expense covered by this Commercial Property Coverage Part, unless a specific coverage deductible is shown elsewhere on this Declarations or an endorsement.

CRIME DEDUCTIBLE: \$ 5,000 PER OCCURRENCE

The above deductible applies to all loss or damage covered by Crime coverage contained in this Commercial Property Coverage Part, unless a specific coverage deductible is shown elsewhere on this Declarations or an endorsement.

CATASTROPHE PERIL DEDUCTIBLES:

EARTH MOVEMENT DEDUCTIBLES

Loss or damage to Covered Property caused by "earth movement" is subject to separate deductible amounts. The deductibles applicable to "earth movement" are stated in the Summary of Premises section of this Declarations for that specific "premises". If the Earth Movement coverage applies to loss or damage at "reported unscheduled premises", the deductible amounts for "reported unscheduled premises" are stated on the Catastrophe Coverage – Limits of Insurance and Deductibles section of this Declarations.

The Earth Movement Deductibles only apply to loss or damage that, but for the application of the Deductibles, would be paid by us under this Commercial Property Coverage Part.



ZURICH

Commercial Property Coverage Proposal

ZURICH AMERICAN INSURANCE COMPANY

NAMED INSURED:

MADISON COUNTY BOARD OF SUPERVISORS

POLICY PERIOD:

From: 7/1/2013 To: 7/1/2014

12:01 A.M. STANDARD TIME AT YOUR
MAILING ADDRESS

POLICY NUMBER:

CPO 3187410-09

DEDUCTIBLES

APPLICATION OF MULTIPLE DEDUCTIBLES:

Unless otherwise stated in a Coverage Form or endorsement, if more than one deductible applies, we will apply each deductible separately, but the total of all deductible amounts applied will not exceed the highest applicable

deductible for loss or damage to Covered Property and the highest applicable deductible for loss under **"time element coverage"**. This provision does not apply to Covered Property and **"time element coverage"** for covered loss or damage due to **"earth movement"**, sprinkler leakage as a result of **"earth movement"**, **"flood"**, **"named storm"**, or wind and hail.



ZURICH

Commercial Property Coverage Proposal

ZURICH AMERICAN INSURANCE COMPANY

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CATASTROPHE COVERAGE -- LIMITS OF INSURANCE AND DEDUCTIBLES

Catastrophe Coverages shown below apply only at those "**premises**" that show an applicable Limit of Insurance for that Catastrophe Coverage in the Summary of Premises section of this Declarations. If coverage applies at "**reported unscheduled premises**", those Limits of Insurance and Deductibles are shown below.

CATASTROPHE COVERAGE

LIMITS OF INSURANCE AND DEDUCTIBLES

EARTH MOVEMENT (SCHEDULE A)

PREMISES

SEE SUMMARY OF PREMISES SECTION

OCCURRENCE

\$ 5,000,000

ANNUAL AGGREGATE

\$ 5,000,000

DEDUCTIBLE

SEE SUMMARY OF PREMISES SECTION



ZURICH

Commercial Property Coverage Proposal

ZURICH AMERICAN INSURANCE COMPANY

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MADISON COUNTY BOARD OF SUPERVISORS

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SPECIAL CONDITIONS

THE DEFINITION OF "PERSONAL PROPERTY" IN THE COMMERCIAL PROPERTY DEFINITIONS IS AMENDED TO INCLUDE THE FOLLOWING UNDER WHAT "PERSONAL PROPERTY" DOES NOT MEAN:

L. MACHINERY, EQUIPMENT, AND TOOLS OF A MOBILE NATURE.

FORM #	FORM NAME
IL 00 03	CALCULATION OF PREMIUM
IL 00 17	COMMON POLICY CONDITIONS
PPP-0001	COMMERCIAL PROPERTY COVERAGE PART DECLARATIONS
PPP-0101	COMMERCIAL PROPERTY COVERAGE PART GENERAL PROVISIONS
PPP-0102	COMMERCIAL PROPERTY CONDITIONS
PPP-0103	COMMERCIAL PROPERTY DEFINITIONS
PPP-0110	REAL AND PERSONAL PROPERTY COVERAGE FORM
PPP-0111	ADDITIONAL COVERAGES FORM
PPP-0112	ACCOUNTS RECEIVABLE COVERAGE FORM (REVENUE LOSS)
PPP-0113	CRIME COVERAGE FORM
PPP-0114	FINE ARTS COVERAGE FORM
PPP-0116	ORIGINAL INFORMATION PROPERTY COVERAGE FORM
PPP-0117	TRANSIT COVERAGE FORM
PPP-0132	EXTRA EXPENSE COVERAGE FORM
PPP-0304	EARTH MOVEMENT COVERAGE
PPP-0308	ENABLING ENDORSEMENT
IL 02 82	MISSISSIPPI CHANGES – CANCELLATION AND NONRENEWAL
IL 09 17*	RESIDENT AGENT COUNTERSIGNATURE ENDORSEMENT
PPP-0502*	LOSS PAYABLE PROVISIONS

Current filed policy form edition dates apply, unless otherwise noted.

Forms list includes all mandatory state forms.

Note: Forms with an * should be added to the policy at the direction of the underwriter.



ZURICH

Commercial Property Coverage Proposal

ZURICH AMERICAN INSURANCE COMPANY

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MADISON COUNTY BOARD OF SUPERVISORS

POLICY PERIOD:
From: 7/1/2013 To: 7/1/2014
12:01 A.M. STANDARD TIME AT YOUR
MAILING ADDRESS

POLICY NUMBER: CPO 3187410-09

SUMMARY OF PREMISES

PREMISES #	PREMISES ADDRESS
1	E/S N UNION ST CANTON, MS 39046

COVERAGE	LIMIT OF INSURANCE
REAL PROPERTY	INCLUDED IN BLANKET LIMIT OF INSURANCE
PERSONAL PROPERTY	INCLUDED IN BLANKET LIMIT OF INSURANCE
EARTH MOVEMENT (SCHEDULE A)	\$ 5,000,000

DEDUCTIBLE	AMOUNT
EARTH MOVEMENT	\$ 250,000



ZURICH

Commercial Property Coverage Proposal

ZURICH AMERICAN INSURANCE COMPANY

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MADISON COUNTY BOARD OF SUPERVISORS

POLICY PERIOD:
From: 7/1/2013 To: 7/1/2014
12:01 A.M. STANDARD TIME AT YOUR
MAILING ADDRESS

POLICY NUMBER: CPO 3187410-09

SUMMARY OF PREMISES

PREMISES #	PREMISES ADDRESS
2	317 N UNION ST CANTON, MS 39046

COVERAGE	LIMIT OF INSURANCE
REAL PROPERTY	INCLUDED IN BLANKET LIMIT OF INSURANCE
PERSONAL PROPERTY	INCLUDED IN BLANKET LIMIT OF INSURANCE
EARTH MOVEMENT (SCHEDULE A)	\$ 290,000

DEDUCTIBLE	AMOUNT
EARTH MOVEMENT	\$ 50,000



ZURICH

Commercial Property Coverage Proposal

ZURICH AMERICAN INSURANCE COMPANY

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MADISON COUNTY BOARD OF SUPERVISORS

POLICY PERIOD:
From: 7/1/2013 To: 7/1/2014
12:01 A.M. STANDARD TIME AT YOUR
MAILING ADDRESS

POLICY NUMBER: CPO 3187410-09

SUMMARY OF PREMISES

PREMISES # 3	PREMISES ADDRESS 110 MARTIN LUTHER KING CANTON, MS 39046
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COVERAGE	LIMIT OF INSURANCE
REAL PROPERTY	INCLUDED IN BLANKET LIMIT OF INSURANCE
PERSONAL PROPERTY	INCLUDED IN BLANKET LIMIT OF INSURANCE
EARTH MOVEMENT (SCHEDULE A)	\$ 1,194,991

DEDUCTIBLE	AMOUNT
EARTH MOVEMENT	\$ 59,750



ZURICH

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From: 7/1/2013 To: 7/1/2014
12:01 A.M. STANDARD TIME AT YOUR
MAILING ADDRESS

POLICY NUMBER: CPO 3187410-09

SUMMARY OF PREMISES

PREMISES #	PREMISES ADDRESS
4	400 S.HWY 51 RIDGELAND, MS 39157

COVERAGE	LIMIT OF INSURANCE
REAL PROPERTY	INCLUDED IN BLANKET LIMIT OF INSURANCE
PERSONAL PROPERTY	INCLUDED IN BLANKET LIMIT OF INSURANCE
EARTH MOVEMENT (SCHEDULE A)	\$ 605,000

DEDUCTIBLE	AMOUNT
EARTH MOVEMENT	\$ 50,000



ZURICH

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From: 7/1/2013 To: 7/1/2014
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SUMMARY OF PREMISES

PREMISES #	5	PREMISES ADDRESS
		146 W CENTER ST CANTON, MS 39046

COVERAGE	LIMIT OF INSURANCE
REAL PROPERTY	INCLUDED IN BLANKET LIMIT OF INSURANCE
PERSONAL PROPERTY	INCLUDED IN BLANKET LIMIT OF INSURANCE
EXTRA EXPENSE	\$ 30,000
EARTH MOVEMENT (SCHEDULE A)	\$ 2,266,000

DEDUCTIBLE	AMOUNT
EARTH MOVEMENT	\$ 113,300



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SUMMARY OF PREMISES

PREMISES #	6	PREMISES ADDRESS
		300 PARK DR CANTON, MS 39046

COVERAGE	LIMIT OF INSURANCE
REAL PROPERTY	INCLUDED IN BLANKET LIMIT OF INSURANCE
PERSONAL PROPERTY	INCLUDED IN BLANKET LIMIT OF INSURANCE
EARTH MOVEMENT (SCHEDULE A)	\$ 736,000

DEDUCTIBLE	AMOUNT
EARTH MOVEMENT	\$ 50,000



ZURICH

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12:01 A.M. STANDARD TIME AT YOUR
MAILING ADDRESS

POLICY NUMBER: CPO 3187410-09

SUMMARY OF PREMISES

PREMISES #	7	PREMISES ADDRESS
		3137 HWY 51 S
		CANTON, MS 39046

COVERAGE	LIMIT OF INSURANCE
REAL PROPERTY	INCLUDED IN BLANKET LIMIT OF INSURANCE
PERSONAL PROPERTY	INCLUDED IN BLANKET LIMIT OF INSURANCE
EARTH MOVEMENT (SCHEDULE A)	\$ 720,000

DEDUCTIBLE	AMOUNT
EARTH MOVEMENT	\$ 50,000



ZURICH

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POLICY PERIOD:
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MAILING ADDRESS

POLICY NUMBER: CPO 3187410-09

SUMMARY OF PREMISES

PREMISES #	PREMISES ADDRESS
8	2073 MAIN ST MADISON, MS 39110

COVERAGE	LIMIT OF INSURANCE
REAL PROPERTY	INCLUDED IN BLANKET LIMIT OF INSURANCE
PERSONAL PROPERTY	INCLUDED IN BLANKET LIMIT OF INSURANCE
EARTH MOVEMENT (SCHEDULE A)	\$ 55,315

DEDUCTIBLE	AMOUNT
EARTH MOVEMENT	\$ 50,000



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POLICY PERIOD:
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12:01 A.M. STANDARD TIME AT YOUR
MAILING ADDRESS

POLICY NUMBER: CPO 3187410-09

SUMMARY OF PREMISES

PREMISES #	9	PREMISES ADDRESS
		128 W NORTH ST CANTON, MS 39046

COVERAGE	LIMIT OF INSURANCE
REAL PROPERTY	INCLUDED IN BLANKET LIMIT OF INSURANCE
PERSONAL PROPERTY	INCLUDED IN BLANKET LIMIT OF INSURANCE
EARTH MOVEMENT (SCHEDULE A)	\$ 2,670,000

DEDUCTIBLE	AMOUNT
EARTH MOVEMENT	\$ 133,500



ZURICH

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12:01 A.M. STANDARD TIME AT YOUR
MAILING ADDRESS

POLICY NUMBER: CPO 3187410-09

SUMMARY OF PREMISES

PREMISES #	10	PREMISES ADDRESS
		2935 HWY 51 S
		CANTON, MS 39046

COVERAGE	LIMIT OF INSURANCE
REAL PROPERTY	INCLUDED IN BLANKET LIMIT OF INSURANCE
PERSONAL PROPERTY	INCLUDED IN BLANKET LIMIT OF INSURANCE
EARTH MOVEMENT (SCHEDULE A)	\$ 4,893,250

DEDUCTIBLE	AMOUNT
EARTH MOVEMENT	\$ 244,663



ZURICH

Commercial Property Coverage Proposal

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12:01 A.M. STANDARD TIME AT YOUR
MAILING ADDRESS

POLICY NUMBER: CPO 3187410-09

SUMMARY OF PREMISES

PREMISES #	11	PREMISES ADDRESS
		2941 HWY 51 S CANTON, MS 39046

COVERAGE	LIMIT OF INSURANCE
REAL PROPERTY	INCLUDED IN BLANKET LIMIT OF INSURANCE
PERSONAL PROPERTY	INCLUDED IN BLANKET LIMIT OF INSURANCE
EARTH MOVEMENT (SCHEDULE A)	\$ 5,000,000

DEDUCTIBLE	AMOUNT
EARTH MOVEMENT	\$ 250,000



ZURICH

Commercial Property Coverage Proposal

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12:01 A.M. STANDARD TIME AT YOUR
MAILING ADDRESS

POLICY NUMBER: CPO 3187410-09

SUMMARY OF PREMISES

PREMISES #	PREMISES ADDRESS
12	122 PARKSIDE RD CAMDEN, MS 39045

COVERAGE	LIMIT OF INSURANCE
REAL PROPERTY	INCLUDED IN BLANKET LIMIT OF INSURANCE
PERSONAL PROPERTY	INCLUDED IN BLANKET LIMIT OF INSURANCE
EARTH MOVEMENT (SCHEDULE A)	\$ 315,000

DEDUCTIBLE	AMOUNT
EARTH MOVEMENT	\$ 50,000



ZURICH

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POLICY PERIOD:
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12:01 A.M. STANDARD TIME AT YOUR
MAILING ADDRESS

POLICY NUMBER: CPO 3187410-09

SUMMARY OF PREMISES

PREMISES #	13	PREMISES ADDRESS
		2961 HWY 51 CANTON, MS 39046

COVERAGE	LIMIT OF INSURANCE
REAL PROPERTY	INCLUDED IN BLANKET LIMIT OF INSURANCE
PERSONAL PROPERTY	INCLUDED IN BLANKET LIMIT OF INSURANCE
EARTH MOVEMENT (SCHEDULE A)	\$ 1,315,000

DEDUCTIBLE	AMOUNT
EARTH MOVEMENT	\$ 65,750



ZURICH

Commercial Property Coverage Proposal

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POLICY PERIOD:
From: 7/1/2013 To: 7/1/2014
12:01 A.M. STANDARD TIME AT YOUR
MAILING ADDRESS

POLICY NUMBER: CPO 3187410-09

SUMMARY OF PREMISES

PREMISES #	14	PREMISES ADDRESS
		CLARK ST FLORA, MS 39071

COVERAGE	LIMIT OF INSURANCE
REAL PROPERTY	INCLUDED IN BLANKET LIMIT OF INSURANCE
PERSONAL PROPERTY	INCLUDED IN BLANKET LIMIT OF INSURANCE
EARTH MOVEMENT (SCHEDULE A)	\$ 867,784

DEDUCTIBLE	AMOUNT
EARTH MOVEMENT	\$ 50,000



ZURICH

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MAILING ADDRESS

POLICY NUMBER: CPO 3187410-09

SUMMARY OF PREMISES

PREMISES #	15	PREMISES ADDRESS
		116 PARKSIDE
		CAMDEN, MS 39045

COVERAGE	LIMIT OF INSURANCE
REAL PROPERTY	INCLUDED IN BLANKET LIMIT OF INSURANCE
PERSONAL PROPERTY	INCLUDED IN BLANKET LIMIT OF INSURANCE
EARTH MOVEMENT (SCHEDULE A)	\$ 725,000

DEDUCTIBLE	AMOUNT
EARTH MOVEMENT	\$ 50,000



ZURICH

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POLICY PERIOD:
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MAILING ADDRESS

POLICY NUMBER: CPO 3187410-09

SUMMARY OF PREMISES

PREMISES #	16	PREMISES ADDRESS
		3908 HWY 16 E
		FARMHAVEN, MS 39045

COVERAGE	LIMIT OF INSURANCE
REAL PROPERTY	INCLUDED IN BLANKET LIMIT OF INSURANCE
PERSONAL PROPERTY	INCLUDED IN BLANKET LIMIT OF INSURANCE
EARTH MOVEMENT (SCHEDULE A)	\$ 140,000

DEDUCTIBLE	AMOUNT
EARTH MOVEMENT	\$ 50,000



ZURICH

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MADISON COUNTY BOARD OF SUPERVISORS

POLICY PERIOD:
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MAILING ADDRESS

POLICY NUMBER: CPO 3187410-09

SUMMARY OF PREMISES

PREMISES # 17	PREMISES ADDRESS 443 LIVINGSTON VERNON RD FLORA, MS 39045
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COVERAGE	LIMIT OF INSURANCE
REAL PROPERTY	INCLUDED IN BLANKET LIMIT OF INSURANCE
PERSONAL PROPERTY	INCLUDED IN BLANKET LIMIT OF INSURANCE
EARTH MOVEMENT (SCHEDULE A)	\$ 140,000

DEDUCTIBLE	AMOUNT
EARTH MOVEMENT	\$ 50,000



ZURICH

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MAILING ADDRESS

POLICY NUMBER: CPO 3187410-09

SUMMARY OF PREMISES

PREMISES #	18	PREMISES ADDRESS
		LAKE CASTLE RD FLORA, MS 39045

COVERAGE	LIMIT OF INSURANCE
REAL PROPERTY	INCLUDED IN BLANKET LIMIT OF INSURANCE
PERSONAL PROPERTY	INCLUDED IN BLANKET LIMIT OF INSURANCE
EARTH MOVEMENT (SCHEDULE A)	\$ 140,000

DEDUCTIBLE	AMOUNT
EARTH MOVEMENT	\$ 50,000



ZURICH

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POLICY PERIOD:
From: 7/1/2013 To: 7/1/2014
12:01 A.M. STANDARD TIME AT YOUR
MAILING ADDRESS

POLICY NUMBER: CPO 3187410-09

SUMMARY OF PREMISES

PREMISES #	19	PREMISES ADDRESS
		200 PARK SIDE AVE
		CAMDEN, MS 39045

COVERAGE	LIMIT OF INSURANCE
REAL PROPERTY	INCLUDED IN BLANKET LIMIT OF INSURANCE
PERSONAL PROPERTY	INCLUDED IN BLANKET LIMIT OF INSURANCE
EARTH MOVEMENT (SCHEDULE A)	\$ 364,000

DEDUCTIBLE	AMOUNT
EARTH MOVEMENT	\$ 50,000



ZURICH

Commercial Property Coverage Proposal

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MADISON COUNTY BOARD OF SUPERVISORS

POLICY PERIOD:
From: 7/1/2013 To: 7/1/2014
12:01 A.M. STANDARD TIME AT YOUR
MAILING ADDRESS

POLICY NUMBER: CPO 3187410-09

SUMMARY OF PREMISES

PREMISES #	20	PREMISES ADDRESS
		140 W CENTER ST CAMDEN, MS 39045

COVERAGE	LIMIT OF INSURANCE
REAL PROPERTY	INCLUDED IN BLANKET LIMIT OF INSURANCE
PERSONAL PROPERTY	NOT COVERED
EARTH MOVEMENT (SCHEDULE A)	\$ 150,000

DEDUCTIBLE	AMOUNT
EARTH MOVEMENT	\$ 50,000



ZURICH

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POLICY PERIOD:
From: 7/1/2013 To: 7/1/2014
12:01 A.M. STANDARD TIME AT YOUR
MAILING ADDRESS

POLICY NUMBER: CPO 3187410-09

SUMMARY OF PREMISES

PREMISES # 21	PREMISES ADDRESS 121 N SQUARE ALLEY CANTON, MS 39046
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COVERAGE	LIMIT OF INSURANCE
REAL PROPERTY	INCLUDED IN BLANKET LIMIT OF INSURANCE
PERSONAL PROPERTY	INCLUDED IN BLANKET LIMIT OF INSURANCE
EARTH MOVEMENT (SCHEDULE A)	\$ 46,000

DEDUCTIBLE	AMOUNT
EARTH MOVEMENT	\$ 50,000



ZURICH

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POLICY PERIOD:
From: 7/1/2013 To: 7/1/2014
12:01 A.M. STANDARD TIME AT YOUR
MAILING ADDRESS

POLICY NUMBER: CPO 3187410-09

SUMMARY OF PREMISES

PREMISES #	22	PREMISES ADDRESS
		125 W NORTH ST CANTON, MS 39046

COVERAGE	LIMIT OF INSURANCE
REAL PROPERTY	INCLUDED IN BLANKET LIMIT OF INSURANCE
PERSONAL PROPERTY	INCLUDED IN BLANKET LIMIT OF INSURANCE
EARTH MOVEMENT (SCHEDULE A)	\$ 5,000,000

DEDUCTIBLE	AMOUNT
EARTH MOVEMENT	\$ 250,000



ZURICH

Commercial Property Coverage Proposal

ZURICH AMERICAN INSURANCE COMPANY

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MADISON COUNTY BOARD OF SUPERVISORS

POLICY PERIOD:
From: 7/1/2013 To: 7/1/2014
12:01 A.M. STANDARD TIME AT YOUR
MAILING ADDRESS

POLICY NUMBER: CPO 3187410-09

SUMMARY OF PREMISES

PREMISES # 23

PREMISES ADDRESS
443 LIVINGSTON VERNON RD
FLORA, MS 39071

COVERAGE

LIMIT OF INSURANCE

REAL PROPERTY

INCLUDED IN BLANKET LIMIT OF INSURANCE

PERSONAL PROPERTY

INCLUDED IN BLANKET LIMIT OF INSURANCE

EARTH MOVEMENT (SCHEDULE A)

\$ 375,000

DEDUCTIBLE

AMOUNT

EARTH MOVEMENT

\$ 50,000



ZURICH

Commercial Property Coverage Proposal

ZURICH AMERICAN INSURANCE COMPANY

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MADISON COUNTY BOARD OF SUPERVISORS

POLICY PERIOD:
From: 7/1/2013 To: 7/1/2014
12:01 A.M. STANDARD TIME AT YOUR
MAILING ADDRESS

POLICY NUMBER: CPO 3187410-09

SUMMARY OF PREMISES

PREMISES #	24	PREMISES ADDRESS
		115 PARKSIDE DR MADISON, MS 39045

COVERAGE	LIMIT OF INSURANCE
REAL PROPERTY	INCLUDED IN BLANKET LIMIT OF INSURANCE
PERSONAL PROPERTY	NOT COVERED
EARTH MOVEMENT (SCHEDULE A)	\$ 40,000

DEDUCTIBLE	AMOUNT
EARTH MOVEMENT	\$ 50,000



ZURICH

Commercial Property Coverage Proposal

ZURICH AMERICAN INSURANCE COMPANY

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POLICY PERIOD:
From: 7/1/2013 To: 7/1/2014
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SUMMARY OF PREMISES

PREMISES #	25	PREMISES ADDRESS
		520 STRIBLING RD CANTON, MS 39046

COVERAGE	LIMIT OF INSURANCE
REAL PROPERTY	INCLUDED IN BLANKET LIMIT OF INSURANCE
PERSONAL PROPERTY	NOT COVERED
EARTH MOVEMENT (SCHEDULE A)	\$ 650,000

DEDUCTIBLE	AMOUNT
EARTH MOVEMENT	\$ 32,500



ZURICH

Commercial Property Coverage Proposal

ZURICH AMERICAN INSURANCE COMPANY

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POLICY PERIOD:
From: 7/1/2013 To: 7/1/2014
12:01 A.M. STANDARD TIME AT YOUR
MAILING ADDRESS

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SUMMARY OF PREMISES

PREMISES #	26	PREMISES ADDRESS
		1005 W PEACE ST CANTON, MS 39046

COVERAGE	LIMIT OF INSURANCE
REAL PROPERTY	INCLUDED IN BLANKET LIMIT OF INSURANCE
PERSONAL PROPERTY	NOT COVERED
EARTH MOVEMENT (SCHEDULE A)	\$ 220,000

DEDUCTIBLE	AMOUNT
EARTH MOVEMENT	\$ 25,000



ZURICH

Commercial Property Coverage Proposal

ZURICH AMERICAN INSURANCE COMPANY

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POLICY PERIOD:
From: 7/1/2013 To: 7/1/2014
12:01 A.M. STANDARD TIME AT YOUR
MAILING ADDRESS

POLICY NUMBER: CPO 3187410-09

SUMMARY OF PREMISES

PREMISES #	27	PREMISES ADDRESS
		118 PARKSIDE DR CAMDEN, MS 39045

COVERAGE	LIMIT OF INSURANCE
REAL PROPERTY	INCLUDED IN BLANKET LIMIT OF INSURANCE
PERSONAL PROPERTY	NOT COVERED
EARTH MOVEMENT (SCHEDULE A)	\$ 48,000

DEDUCTIBLE	AMOUNT
EARTH MOVEMENT	\$ 25,000



ZURICH

Commercial Property Coverage Proposal

ZURICH AMERICAN INSURANCE COMPANY

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POLICY PERIOD:
From: 7/1/2013 To: 7/1/2014
12:01 A.M. STANDARD TIME AT YOUR
MAILING ADDRESS

POLICY NUMBER: CPO 3187410-09

SUMMARY OF PREMISES

PREMISES #	28	PREMISES ADDRESS
		507 RATLIFF FERRY RD CANTON, MS 39046

COVERAGE	LIMIT OF INSURANCE
REAL PROPERTY	INCLUDED IN BLANKET LIMIT OF INSURANCE
PERSONAL PROPERTY	NOT COVERED
EARTH MOVEMENT (SCHEDULE A)	\$ 625,000

DEDUCTIBLE	AMOUNT
EARTH MOVEMENT	\$ 25,000



ZURICH

Commercial Property Coverage Proposal

ZURICH AMERICAN INSURANCE COMPANY

NAMED INSURED:
MADISON COUNTY BOARD OF SUPERVISORS

POLICY PERIOD:
From: 7/1/2013 To: 7/1/2014
12:01 A.M. STANDARD TIME AT YOUR
MAILING ADDRESS

POLICY NUMBER: CPO 3187410-09

SUMMARY OF PREMISES

PREMISES #	29	PREMISES ADDRESS
		1407 E PEACE ST CANTON, MS 39046

COVERAGE	LIMIT OF INSURANCE
REAL PROPERTY	INCLUDED IN BLANKET LIMIT OF INSURANCE
PERSONAL PROPERTY	NOT COVERED
EARTH MOVEMENT (SCHEDULE A)	\$ 2,000,000

DEDUCTIBLE	AMOUNT
EARTH MOVEMENT	\$ 100,000